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SUPERINTENDENT OF INSURANCE

[1990] ANNUAL REPORT

Business of 1989

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Alberta
CONSUMER AND
CORPORATE AFFAIRS

THE OFFICE OF THE
SUPERINTENDENT OF INSURANCE

Alberta
CONSUMER AND
CORPORATE AFFAIRS

91-03328/

Office of the Minister

229 Legislature Building, Edmonton, Alberta, Canada T5K 2B6 403/427-2305 Fax 403/422-6997

The Honourable Dr. David J. Carter
Office of the Speaker
Legislative Assembly of Alberta

Sir:

I have the honour to submit the Superintendent of Insurance Annual Report for the year ended December 31, 1989.

Respectfully submitted,

Dennis Anderson
Minister

Alberta

CONSUMER AND
CORPORATE AFFAIRS

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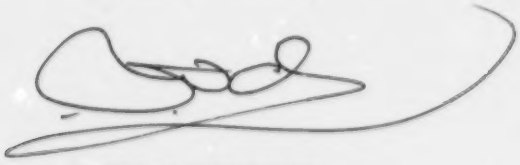
The Honourable Dennis Anderson
Minister of Consumer and Corporate Affairs
229 Legislature Building
Edmonton, Alberta

Sir:

I have the honour to submit the seventy-sixth Annual Report of the Superintendent of Insurance on the insurance business in Alberta for the year ended December 31, 1989. The Annual Report includes a summary of insurance companies licensed under the Insurance Act, summaries of premiums written and claims incurred and detailed financial statements of provincial companies.

Respectfully submitted,



BERNARD RODRIGUES
SUPERINTENDENT OF INSURANCE

Government of the Province of Alberta
Department of Consumer and Corporate Affairs
Superintendent of Insurance

Insurers Licensed in 1989

(a) There were 339 insurance companies licensed at December 31, 1989.

Provincial Companies	8
Extra-Provincial Companies	15
Canadian Registered Companies	291
Fraternal Associations	20
Reciprocal Exchanges	5
TOTAL	339

(b) The following three insurance companies became licensed in Alberta during 1989:

Canadian Group Underwriters Insurance Company
Chequers Insurance Company
Trade Indemnity plc

(c) The following seven insurance companies withdrew from Alberta during 1989:

Principal Life Insurance Company of Canada
Charter National Life Insurance Company
Century Insurance Company of Canada
Phoenix Assurance Company of Canada
Eaton Insurance Company
Allianz Insurance Company
Mission American Insurance Company

(d) The following eight insurance companies changed their name during 1989:

From	To
Maccabees Mutual Life Insurance Company	Maccabees Life Insurance Company
Excelsior Life Insurance Company	Aetna Life Insurance Company of Canada
Laurentian Mutual Insurance	Laurentian Life Insurance Company Inc.
Gibraltar General Insurance Company	AXA Home Insurance Company
Mony Life Insurance Company of Canada	NN Life Insurance Company of Canada
Travelers Indemnity Company of Canada	Zurich Indemnity Company of Canada
Travelers Life Insurance Company of Canada	Zurich Life & Health Insurance Company of Canada
Counsel Life Insurance Corporation	Security Life Insurance Company

(e) The following companies merged during 1989:

The Canada Accident and Fire Assurance Company, the Stanstead & Sherbrooke Insurance Company and Commercial Union Assurance Company of Canada amalgamated on January 01, 1989. The continuing company is Commercial Union Assurance Company of Canada.

Westbury Life Insurance Company amalgamated with Canadian General Life Insurance Company on July 01, 1989. The continuing company is Westbury Canadian Life Insurance Company.

NN Life Insurance Company of Canada amalgamated with Halifax Life Insurance Company on July 31, 1989. The continuing company is NN Life Insurance Company of Canada.

Canadian Indemnity Company, Casualty Company of Canada amalgamated with Dominion of Canada General Insurance Company on May 31, 1989. The continuing company is Dominion of Canada General Insurance Company.

Maplex General Insurance Company amalgamated with Abstainers' Insurance Company on October 12, 1989. The continuing company is Maplex General Insurance Company.

Summary of Business

There has been an increase in the rate of growth and volume of insurance business transacted in Alberta. For the year 1989 the total insurance premiums paid to insurers was three billion, one hundred thirty-three million dollars ($3,133,000,000) compared to two billion, nine hundred forty-six million dollars in 1988 ($2,946,000,000); an increase of 6.3%.

Insurance Councils

In January 1989, the Superintendent of Insurance delegated to the Insurance Councils the responsibility for regulating insurance agents and adjusters. The Insurance Councils are now handling all licensing functions, such as holding qualifying examinations, and approving and issuing licences. The Insurance Councils also investigate complaints against insurance agents and adjusters and take disciplinary action when appropriate. A person adversely affected by a decision of an Insurance Council may appeal the decision to the Superintendent of Insurance.

COMPARATIVE ANALYSIS OF LIFE INSURANCE IN FORCE
(Excluding Fraternal Societies)

ALBERTA BUSINESS ONLY

	1989 $'000	1988* $'000	1987 $'000	1986 $'000
Individual Life Insurance				
New insured and other additions during the year	10,874,295	10,432,322	10,348,913	9,834,136
Ceased and other deductions during the year	7,271,584	6,524,272	6,988,887	6,123,278
Gross in force at end of year	49,230,987	45,628,296	40,945,303	36,580,142
Group Life Insurance				
New insured and other additions during the year	14,942,215	12,676,233	11,097,132	8,850,499
Ceased and other deductions during the year	10,578,135	8,418,564	7,031,104	5,727,762
Gross in force at end of year	59,373,191	54,622,817	50,686,562	46,489,130

COMPARATIVE ANALYSIS OF LIFE INSURANCE IN FORCE
(Excluding Fraternal Societies)

ALBERTA BUSINESS ONLY

		INDIVIDUAL			GROUP		
Year	Population of Alberta	Amount of Insurance In Force ($'000)	Amount of Premiums Collected ($'000)	Average Annual Premium Per $1,000 Insurance In Force	Amount of Insurance In Force ($'000)	Amount of Premiums Collected ($'000)	Average Annual Premium Per $1,000 Insurance In Force
1980	2,116,000	17,254,589	202,409	11.73	23,425,412	77,283	3.29
1981	2,287,400	20,087,852	247,622	12.33	29,533,389	102,481	3.47
1982	2,318,000	24,769,958	246,464	9.95	34,349,292	114,787	3.34
1983	2,353,800	28,773,752	253,973	8.82	39,114,321	121,346	3.10
1984	2,350,000	31,712,840	270,498	8.52	40,883,595	121,061	2.96
1985	2,360,000	34,076,205	294,625	8.64	44,052,000	132,695	3.01
1986	2,372,000	36,580,142	318,388	8.70	46,489,130	89,876	1.93
1987	2,381,600	40,945,303	357,654	8.74	50,686,562	136,426	2.69
1988*	2,415,500	45,628,296	378,722	8.30	54,622,817	137,996	2.53
1989	2,429,200	49,230,987	408,474	8.30	59,373,191	159,053	2.68

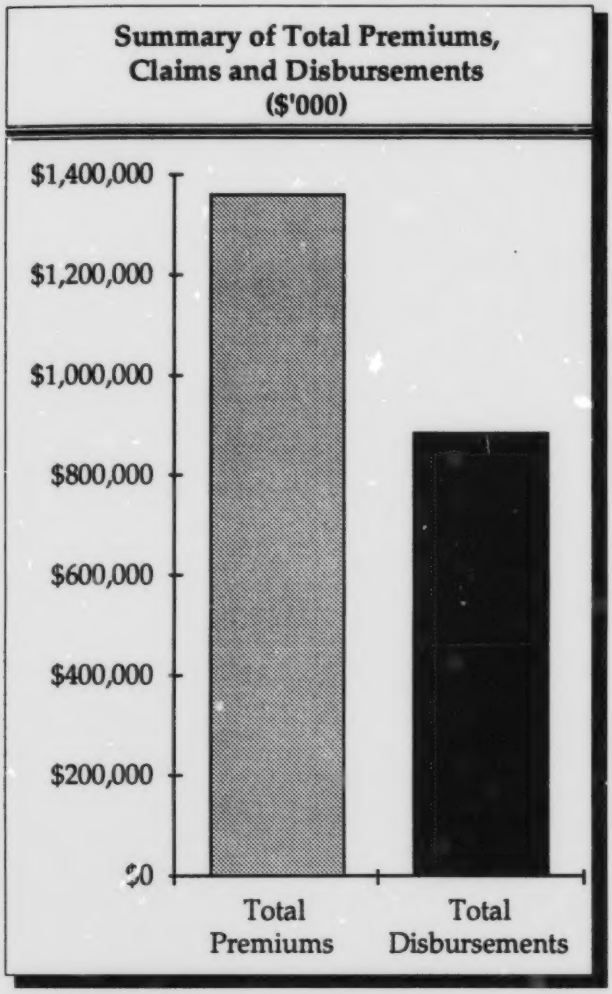
* Adjusted

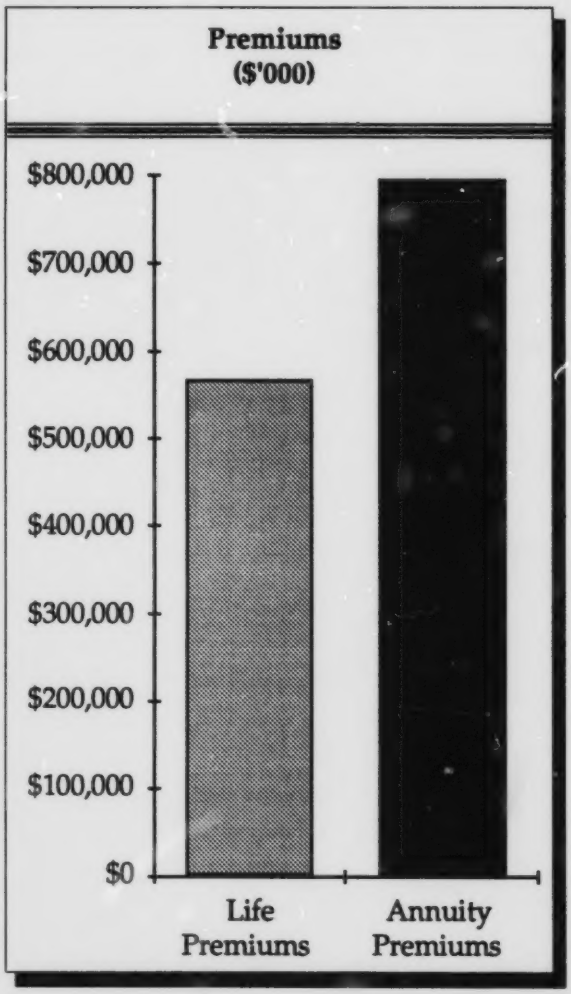
Note: The Figures above do not include annuities

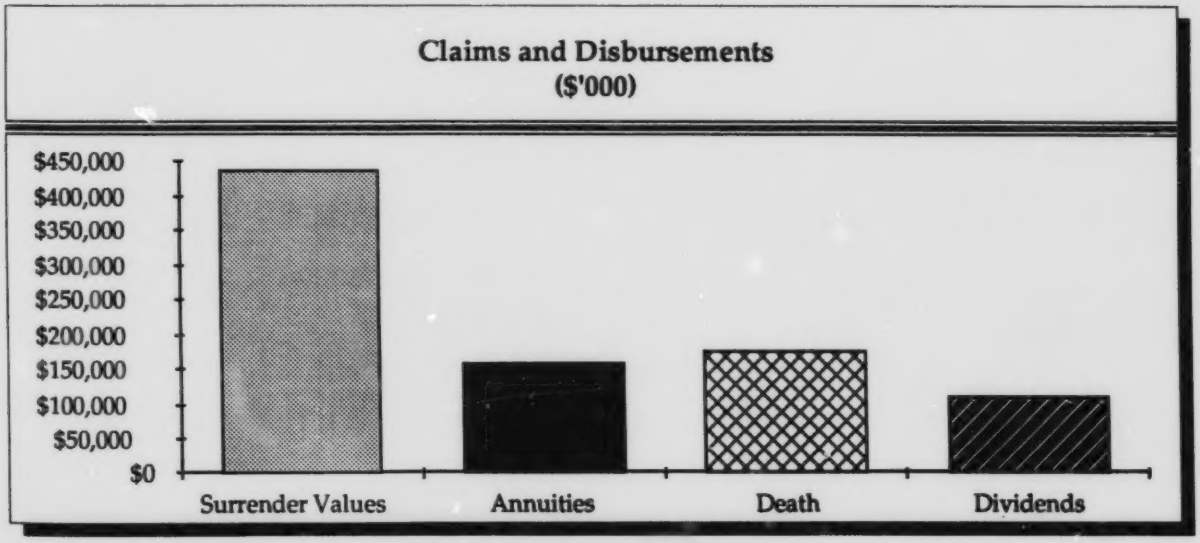
Total Premiums Direct Written and Disbursements To Policyholders

Alberta Business Only - 1989

Life Insurance

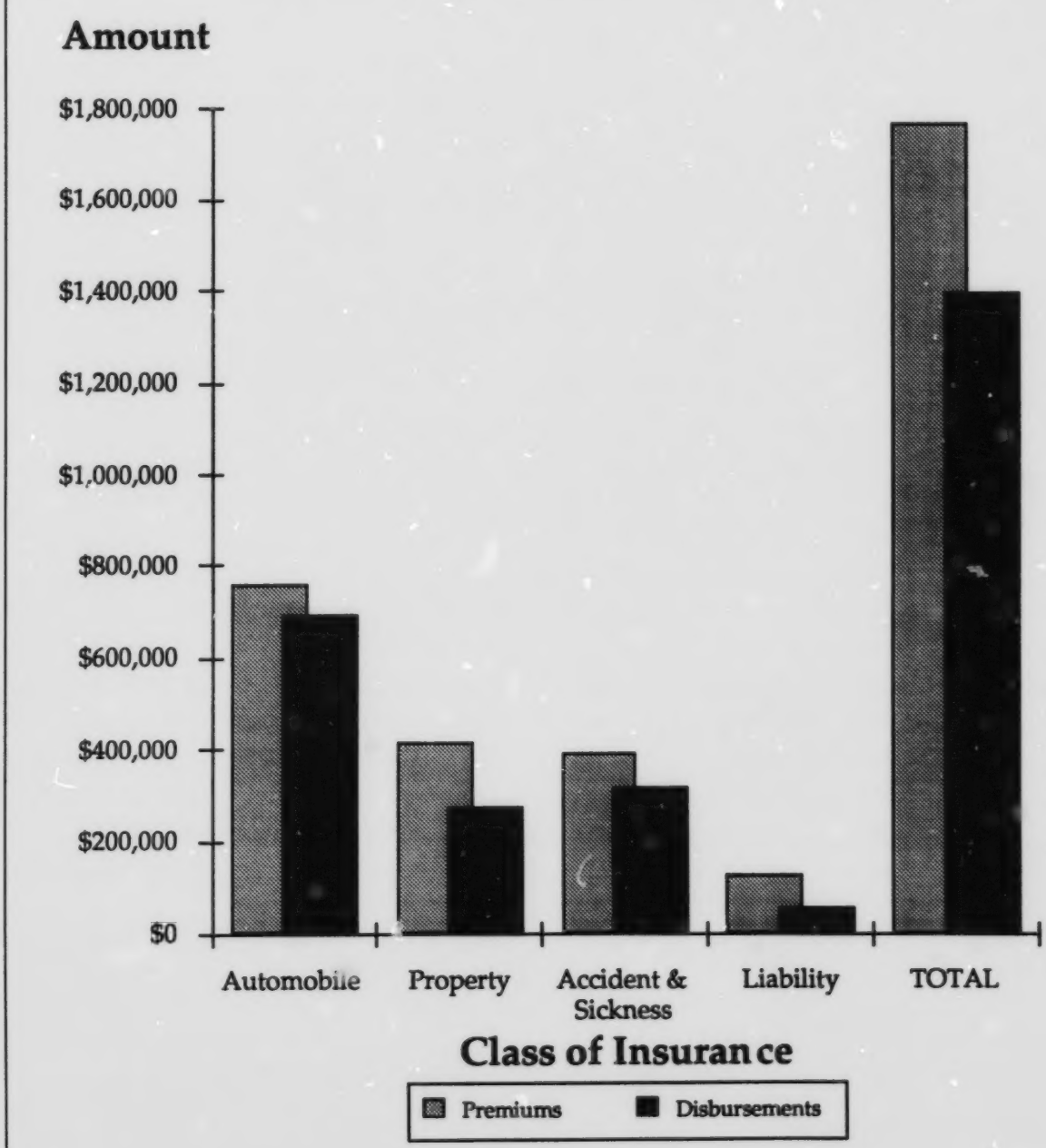






Total Premiums Direct Written and Disbursements to Policyholders

Alberta Business Only - 1989
Other Than Life Insurance



COMPARATIVE SUMMARY OF TOTAL DIRECT PREMIUMS WRITTEN AND CLAIMS INCLUDING DIVIDENDS - ALBERTA BUSINESS ONLY

	LIFE INSURANCE *			OTHER THAN LIFE **		
Year	Premiums ($'000)	Claims Including Adjustment Expenses ($'000)	Direct Claims Ratio	Premiums ($'000)	Claims Including Adjustment Expenses ($'000)	Direct Claims Ratio
1980	584,328	288,148	49.3%	973,806	726,711	74.6%
1981	788,497	385,998	49.0%	1,160,294	959,045	82.7%
1982	710,105	514,382	72.4%	1,321,393	984,944	74.5%
1983	679,225	613,029	90.3%	1,333,548	944,647	70.8%
1984	756,784	539,835	71.3%	1,302,115	1,075,954	82.6%
1985	852,417	646,846	75.9%	1,391,119	1,126,709	81.0%
1986	945,806	760,562	80.4%	1,592,847	1,095,663	68.7%
1987	1,161,941	844,221	73.0%	1,592,848	1,312,700	82.4%
1988	1,273,446	855,808	67.2%	1,672,548	1,325,802	79.3%
1989	1,362,875	889,261	65.2%	1,769,741	1,397,102	78.9%

* Includes ordinary and group insurance and ordinary and group annuities

** Includes marine insurance

COMPARATIVE SUMMARY OF TOTAL DIRECT PREMIUMS WRITTEN AND CLAIMS BY CLASS OF INSURANCE - OTHER THAN LIFE

	Premiums	Claims Including Adjustment Expenses	Claims Ratio			
Class	1989 ($'000)	1989 ($'000)	1989	1988	1987	1986
Accident & Sickness	393,430	318,494	80.9%	84.1%	84.1%	83.4%
Aircraft	16,410	17,932	121.5%	46.5%	37.5%	17.4%
Automobile	764,055	697,033	91.2%	90.3%	89.4%	76.6%
Boiler & Machinery	14,572	4,263	29.3%	32.3%	32.2%	44.0%
Credit	-	-	-	-	200%	-
Fidelity	5,517	3,447	62.5%	-	43.2%	96.0%
Hail	8,367	8,564	102.4%	34.7%	104%	62.4%
Legal Expense	1	-	-	-	-	-
Liability	128,905	58,576	45.4%	39.4%	48.8%	58.1%
Marine	6,021	2,023	33.6%	113.4%	26.8%	64.8%
Mortgage	711	(1,331)	-	144.0%	-	2,704.9%
Property	415,859	274,459	66%	75.8%	91.5%	50.2%
Surety	15,874	12,311	77.6%	21.4%	21.1%	43.9%
Title	19	-		-	-	-

INSURANCE COMPANIES LICENSED DURING 1989

NAME AND ADDRESS	CLASSES OF INSURANCE
Abbey Life Insurance Company of Canada 3027 Harvester Road Burlington, Ontario L7N 3G9	Life, Accident & Sickness.
Abstainers' Insurance Company 3027 Harvester Road Burlington, Ontario L7N 3P4	Automobile, Accident, Employers' Liability, Inland Transportation, Plate Glass, Theft, Property Damage, Public Liability.
Actra Fraternal Benefit Society Suite 400 2239 Yonge Street Toronto, Ontario M4S 2B5	Fraternal Life, Accident & Sickness to the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Advocate General Insurance Company of Canada 2 St. Clair Avenue West Toronto, Ontario M4V 3A4	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Aegon Insurance Company (U.K.) Limited 34 Lakeshore Road E. Mississauga, Ontario L5G 1C8	Property, General Liability, Aircraft.
Aetna Casualty and Surety Company c/o Aetna Canada 145 King Street West Toronto, Ontario M5H 3T7	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Aetna Life Insurance Company of Canada 145 King Street West Toronto, Ontario M5H 3T7	Life, Accident & Sickness.
Aetna Life Insurance Company c/o Aetna Canada 145 King Street West Toronto, Ontario M5H 3T7	Life, Accident & Sickness.
Affiliated F. M. Insurance Company Suite 202 155 Gordon Baker Road Willowdale, Ontario M2H 3N7	Property, Fidelity, Surety, General Liability, Boiler & Machinery.
Alberta General Insurance Company 6th Floor 6833 - 109 Street Edmonton, Alberta T5K 2E8	Automobile, Boiler & Machinery, Aircraft, Credit, Employers' Liability, Explosion, Fire, Guarantee, Inland Transportation, Inland Marine, Livestock, Plate Glass, Marine, Property Damage, Public Liability, Sprinkler Leakage, Theft, Weather, Workman's Compensation and also to undertake any other classes of insurance and reinsurance except life, sickness and accident insurance.

INSURANCE COMPANIES LICENSED DURING 1989

NAME AND ADDRESS	CLASSES OF INSURANCE
Alberta Motor Association Insurance Company 10310 - 39A Avenue Edmonton, Alberta T6J 6R7	Property, Automobile, General Liability, Accident & Sickness.
Alexander Hamilton Life Insurance Company of America 85 Bloor Street East Toronto, Ontario M4W 1B4	Life, Accident & Sickness.
Allendale Mutual Insurance Company Suite 202 155 Gordon Baker Road Willowdale, Ontario M2H 3N7	Property, Fidelity, Surety, General Liability, Boiler & Machinery, Marine.
Allianz Insurance Company Suite 500 45 Sheppard Avenue East Willowdale, Ontario M2N 5W9	Discontinuing - To allow it's existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the province of Alberta
Allstate Insurance Company of Canada 10 Allstate Parkway Markham, Ontario L3R 5P8	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness.
Allstate Insurance Company 10 Allstate Parkway Markham, Ontario L3R 5P8	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness.
Allstate Life Insurance Company of Canada 10 Allstate Parkway Markham, Ontario L3R 5P8	Life, Accident & Sickness.
Allstate Life Insurance Company 10 Allstate Parkway Markham, Ontario L3R 5P8 1R3	Life, Accident & Sickness.
Alpina Insurance Company Limited c/o Zurich Insurance Company 375 University Avenue Toronto, Ontario M5G 2J4	Property, Automobile, General Liability.
Alta Surety Company Suite 2440 800 Rene-Levesque Boulevard West Montreal, Quebec H3B 1X9	Surety and Fidelity.

INSURANCE COMPANIES LICENSED DURING 1989

NAME AND ADDRESS	CLASSES OF INSURANCE
American Bankers Insurance Company of Florida Suite 501 40 Sheppard Avenue West Willowdale, Ontario M2N 6K9	Property, Fidelity, General Liability, Accident & Sickness.
American Mutual Liability Insurance Company Suite 1B 2485 Dunwin Drive Mississauga, Ontario L5L 1T1	Automobile, General Liability, Accident & Sickness, Workers' Compensation.
American Income Life Insurance Company Suite 1200 One Toronto Street Toronto, Ontario M5C 2V5	Life, Accident and Sickness.
American Bankers Life Assurance Company of Florida #501, 40 Sheppard Avenue West Willowdale, Ontario M2N 6K9	Life, Accident & Sickness.
American Credit Indemnity Company Suite 302 405 Sherbrooke East Montreal, Quebec H2L 1J9	Credit.
American Road Insurance Company The Canadian Road Oakville, Ontario L6J 5C7	Property, Automobile, Credit, Surety.
American Home Assurance Company 145 Wellington Street West Toronto, Ontario M5J 1H8	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
American Life Insurance Company 145 Wellington Street West Toronto, Ontario M5J 1H8	Life, Accident & Sickness.
American National Fire Insurance Company 109A - 2103 Airport Drive Saskatoon, Saskatchewan S7L 6W2	Hail, Automobile, Fire, Boiler excluding Machinery, Earthquake, Explosion, Forgery, Inland Transportation, Personal Property, Plate Glass, Real Property, Theft and in addition thereto Falling Aircraft, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, Windstorm limited to the insurance against the risk of fire under a policy of the company.
AMEX Life Assurance Company 60 Bloor Street West Suite 403 Toronto, Ontario M4W 3L8	Life, Accident & Sickness.

INSURANCE COMPANIES LICENSED DURING 1989

NAME AND ADDRESS	CLASSES OF INSURANCE
Anglo Canada General Insurance Company 171 Queens Avenue London, Ontario N6A 5J7	Hail, Automobile, Boiler & Machinery, Accident, Fire, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Theft, Weather, Marine.
Argonaut Insurance Company 2706, 311 - 6th Avenue North Saskatoon, Saskatchewan S7K 7A9	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Arkwright Mutual Insurance Company Suite 700 1881 Yonge Street Toronto, Ontario M4S 3C4	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Aircraft, Marine, Hail.
Assitalia-Le Assicurazioni D'Italia S.P.A. Third Floor 1575 West Georgia Street Vancouver, British Columbia V6G 2V3	Discontinuing - To allow its existing contracts torun to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta
Associated Canadian Travellers (The) 116 - 16th Avenue N.E. Calgary, Alberta T2E 1J5	Life, Accident to the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Avemco Insurance Company 133 Richmond Street West Toronto, Ontario M5H 2L3	Aircraft, Accident and Sickness.
Aviation & General Insurance Company Limited Suite 2450 Royal Bank Plaza P.O. Box 2 Toronto, Ontario M5J 2J1	General Liability, Accident & Sickness, Aircraft.
AXA Home Insurance Company 90 Eglinton Avenue East Toronto, Ontario M4P 2Y5	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Legal Expense.
Balboa Insurance Company 201 Queens Avenue P.O. Box 5071 London, Ontario N6A 4M5	Fire, Employers' Liability, Guarantee, Inland Transportation, Personal Property, Automobile, Plate Glass, Public Liability, Real Property, Theft and in addition thereto Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited Hail, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather and Windstorm limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
Balboa Life Insurance Company 201 Queens Avenue London, Ontario N6A 1J1	Life, Accident & Sickness - company may use the name "THE PATRIOT LIFE INSURANCE COMPANY", and in French "LA PATRIOTE COMPAGNIE D'ASSURANCE-VIE", in the transaction of its business in Canada.

INSURANCE COMPANIES LICENSED DURING 1989

NAME AND ADDRESS	CLASSES OF INSURANCE
Bankers Life and Casualty Company Suite 2100 Scotia Plaza 40 King Street West Toronto, Ontario M5H 3C2	Life insurance limited to business arising under group policies issued to policyholders in the United States and business of reinsurance and Accident & Sickness.
Blue Cross Life Insurance Company of Canada 644 Main Street P.O. Box 220 Moncton, New Brunswick E1C 8L3	Life, Accident & Sickness.
Boiler Inspection and Insurance Company of Canada 8 King Street East Toronto, Ontario M5C 1B5	Property, General Liability, Boiler & Machinery.
British Aviation Insurance Company Limited (The) Suite 400 161 Eglinton Avenue East Toronto, Ontario M4P 1J5	General Liability, Aircraft, Accident, Inland Transportation.
Calvert Insurance Company 201, 18 King Street East Toronto, Ontario M5C 2R6	Automobile, General Liability, Property.
Canada Life Assurance Company (The) 330 University Avenue Toronto, Ontario M5G 1R8	Life, Accident & Sickness.
Canada Life Casualty Insurance Company 330 University Avenue Toronto, Ontario M5G 1R8	Property, Automobile, General Liability, Accident & Sickness.
Canada West Insurance Company 10603 - 107th Avenue Edmonton, Alberta T5H 3Z1	Property, Automobile, Surety, General Liability, Guarantee.
Canadian Group Underwriters Insurance Company Seventh Floor 181 University Avenue Toronto, Ontario M5H 3M7	Property, Automobile, Fidelity, General Liability, Accident & Sickness, Credit, Marine, Legal Expense
Canadian Foresters Life Insurance Society 84 Market Street Brantford, Ontario N3T 2Z7	Life - To the extent authorized by its Articles of Incorporation, Consitution and By- Laws.

INSURANCE COMPANIES LICENSED DURING 1989

NAME AND ADDRESS	CLASSES OF INSURANCE
Canadian General Insurance Company 2206 Eglinton Avenue East Scarborough, Ontario M1L 4S8	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft.
Canadian Commerce Insurance Company (The) Suite 100 425 Bloor Street East Toronto, Ontario M4W 3R5	Property, Automobile, General Liability, Boiler & Machinery, Accident & Sickness, Marine.
Canadian Home Assurance Company 555 Rene Levesque Boulevard West Suite 1630 Montreal, Quebec H2Z 1B1	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Marine.
Canadian Surety Company (The) Seventh Floor 2180 Yonge Street Toronto, Ontario M4S 2C2	Property, Automobile, Fidelity, Surety General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Canadian Slovak Benefit Society 250 Villaire Avenue Windsor, Ontario N8S 2J2	Life, Accident & Sickness - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Canadian Lawyers Insurance Association 600, 919 - 11th Avenue S.W. Calgary, Alberta T2R 1P3	Professional Liability Insurance.
Canadian Oil & Gas Reciprocal Insurance Exchange First Canadian Centre 2700, 350-7th Avenue S.W. Calgary, Alberta T2P 3N9	General Liability Insurance and Automobile Insurance limited to excess automobile liability insurance in excess of $2,000,000 for each occurrence.
Canadian Universal Insurance Company Limited Suite 600 TD Place 140 Water Street St. John's, Newfoundland A1C 5X4	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Canadian Provincial Insurance Company (The) Suite 100 425 Bloor Street East Toronto, Ontario M4W 3R4	Property, Automobile, General Liability, Boiler & Machinery, Accident & Sickness, Marine, Fidelity.
Canadian Universities Reciprocal Insurance Exchange Suite 1700 150 York Street Toronto, Ontario M5H 3S5	Liability, Property.

INSURANCE COMPANIES LICENSED DURING 1989

NAME AND ADDRESS	CLASSES OF INSURANCE
Capitol Life Insurance Company (The) Tenth Floor 372 Bay Street Toronto, Ontario M5H 2X5	Life.
Centennial Insurance Company Suite 309 75 Front Street East Toronto, Ontario M5E 1V9	Property, Automobile, Boiler excluding Machinery, Marine, Employers' Liability, Explosion, Fire, Inland Transportation, Plate Glass, Personal Property, Real Property, Public Liability, Theft and in addition thereto Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Water Damage, Sprinkler Leakage, Weather and Windstorm limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Century Insurance Company of Canada (The) 439 University Avenue P.O. Box 219A Toronto, Ontario M5W 1B6	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Credit, Marine.
Charter National Life Insurance Company P.O. Box 31 Commerce Court Postal Station Toronto, Ontario M5L 1B2	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Chateau Insurance Company Suite 600 2300 Yonge Street Toronto, Ontario M4P 2X3	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft.
Chequers Insurance Company Suite 300 133 Richmond Street West Toronto, Ontario M5H 2L3	Fire, Automobile, Liability, Hail.
Chicago Title Insurance Company c/o McLean & Kerr Tenth Floor, 372 Bay Street Toronto, Ontario M5H 2X5	Title.
Chrysler Insurance Company Suite 202 2233 Argentia Road Mississauga, Ontario L5N 2X7	Property, Automobile, Surety, General Liability, Accident & Sickness.
Chrysler Life Insurance Company of Canada Suite 202 2233 Argentia Road Mississauga, Ontario L5N 2X7	Life, Accident & Sickness to the extent authorized by its Instruments of Incorporation.

INSURANCE COMPANIES LICENSED DURING 1989

NAME AND ADDRESS	CLASSES OF INSURANCE
Chubb Insurance Company of Canada BCE Place, 161 Bay Street Toronto, Ontario M5J 2S1	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Marine.
CIGNA Insurance Company of Canada Suite 500 100 Consilium Place Scarborough, Ontario M1H 3E3	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
CIGNA Life Insurance Company of Canada 20 Adelaide Street East Toronto, Ontario M5C 2T6	Life, Accident & Sickness.
CIGNA Property & Casualty Insurance Company Suite 500 100 Consilium Place Scarborough, Ontario M1H 3E3	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Citadel General Assurance Company (The) 1075 Bay Street Toronto, Ontario M5S 2W5	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Legal Expense.
Citadel Life Assurance Company (The) 1075 Bay Street Toronto, Ontario M5S 2W5	Life, Accident & Sickness.
College Retirement Equities Fund c/o Genest Murray DesBrisary Lamek Ste. 200, 4 King Street West Toronto, Ontario M5H 1B6	Life.
Colonia Life Insurance Company Colonia Place 2 St. Clair Avenue East Toronto, Ontario M4T 2V6	Life, Accident & Sickness.
Combined Insurance Company of America 980 Yonge Street P.O. Box 4081, Station A Toronto, Ontario M5W 1M7	Life, Accident & Sickness.
Commerce Group Insurance Company (The) 2450 West Girouard Street P.O. Box 1000 St. Hyacinthe, Quebec J2S 7C4	Property.

INSURANCE COMPANIES LICENSED DURING 1989

NAME AND ADDRESS	CLASSES OF INSURANCE
Commerce and Industry Insurance Company of Canada 145 Wellington Street West Toronto, Ontario M5J 1H8	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Credit.
Commercial Union Life Assurance Company of Canada 100 Consilium Place, Sixth Floor P.O. Box 370, Station A Scarborough, Ontario M1K 5C3	Life, Accident & Sickness.
Commercial Union Assurance Company plc P.O. Box 441 Toronto Dominion Centre Toronto, Ontario M5K 1L9	Property, Aircraft, Marine.
Commercial Travelers Mutual Insurance Company Suite 209 5399 Eglinton Avenue West Etobicoke, Ontario M9C 5K6	Accident & Sickness.
Commercial Union Assurance Company of Canada P.O. Box 441 Commercial Union Tower Toronto Dominion Center Toronto, Ontario M5K 1L9	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Credit, Marine.
Commonwealth Insurance Company #715, 2 Bentall Centre 555 Burrard Street Vancouver, British Columbia V7X 1J3	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Confederation Life Insurance Company 321 Bloor Street East Toronto, Ontario M4W 1H1	Life, Accident & Sickness.
Connecticut General Life Insurance Company 5th Floor, 20 Adelaide Street East Toronto, Ontario M5C 2T6	Life, Accident & Sickness.
Constellation Assurance Company 26 Wellington Street East Toronto, Ontario M5E 1J6	Accident & Sickness.
Constitution Insurance Company of Canada 500 University Avenue Toronto, Ontario M5G 1V9	Property, Automobile, Fidelity, Surety, General Liability, Accident & Sickness, Legal Expense.

INSURANCE COMPANIES LICENSED DURING 1989

NAME AND ADDRESS	CLASSES OF INSURANCE
Continental Assurance Company 1075 Bay Street Toronto, Ontario M5S 2S5	Life, Accident & Sickness.
Continental Insurance Company (The) 439 University Avenue P.O. Box 219A Phoenix House Toronto, Ontario M5W 1B6	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Credit, Marine.
Continental Insurance Company of Canada (The) 439 University Avenue P.O. Box 219A Phoenix House Toronto, Ontario M5W 1B6	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Credit, Marine.
Continental Casualty Company 1075 Bay Street Toronto, Ontario M5S 2W5	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Cooperants Mutual Life Insurance Society 16th floor 600 Maisoneuve West Montreal, Quebec H3A 3J9	Life, Accident & Sickness.
Cornhill Insurance Company of Canada Suite 100 425 Bloor Street East Toronto, Ontario M4W 3R5	Property, Automobile, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Credit, Marine, Fidelity.
Coronation Insurance Company Limited 201, 18 King Street East Toronto, Ontario M5C 2R6	Property, Hail, Automobile, Accident, Aircraft, Public Liability.
Coseco Insurance Company Priory Square Guelph, Ontario N1H 6P8	Property, Automobile, General Liability.
Co-operators Life Insurance Company 1920 College Avenue Regina, Saskatchewan S4P 1C4	Life, Accident & Sickness.
Co-operators General Insurance Company Priory Square Guelph, Ontario N1H 6P8	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Legal Expense.

INSURANCE COMPANIES LICENSED DURING 1989

NAME AND ADDRESS	CLASSES OF INSURANCE
Credit Life Insurance Company (The) Suite 600 133 Richmond Street West Toronto, Ontario M5H 2L3	Life, Accident & Sickness.
Croatian Fraternal Union of America c/o Touche Ross & Company 1 First Canadian Place, 100 King Street West Toronto, Ontario M5X 1B3	Life, Accident & Sickness - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Crown Life Insurance Company 120 Bloor Street East Toronto, Ontario M4W 1B8	Life, Accident & Sickness.
Cumis General Insurance Company 151 North Service Road P.O. Box 5065 Burlington, Ontario L7R 4C2	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness.
Cumis Life Insurance Company 151 North Service Road P.O. Box 5065 Burlington, Ontario L7R 4C2	Life, Accident & Sickness to the extent authorized by its Instruments of Incorporation.
Cuna Mutual Insurance Society 151 North Service Road P.O. Box 5065 Burlington, Ontario L7R 4C2	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Desjardins Life Assurance Company 200 Avenue des Commandeurs Levis, Quebec G6V 6R2	Life, Accident & Sickness.
Dominion of Canada General Insurance Company (The) 165 University Avenue Toronto, Ontario M5H 3B9	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Hail.
Dominion Insurance Corporation (The) Box 219A Phoenix House 439 University Avenue Toronto, Ontario M5W 1B6	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Credit, Marine.
Eagle Star Insurance Company Limited Suite 309 75 Front Street East Toronto, Ontario M5E 1V9	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.

INSURANCE COMPANIES LICENSED DURING 1989

NAME AND ADDRESS	CLASSES OF INSURANCE
Eaton Insurance Company 150 Eglinton Avenue East Toronto, Ontario M4P 2Z3	Property, Automobile, Fidelity, Surety, General Liability, Accident & Sickness.
Ecclesiastical Insurance Office Public Limited Company Suite 502 2300 Yonge Street Toronto, Ontario M4P 1E4	Property, Automobile, General Liability, Boiler & Machinery.
Economical Mutual Insurance Company 111 Westmount Road South Waterloo, Ontario N2J 4S4	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness.
Electrical Workers' Benefit Association Suite 401 45 Sheppard Avenue East Willowdale, Ontario M2N 5Y1	Fraternal Life - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Elite Insurance Company P.O. Box 2018 505 York Boulevard Hamilton, Ontario L8N 3S3	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Aircraft, Marine, Accident & Sickness.
Empire Life Insurance Company (The) 243 King Street East P.O. Box 1000 Kingston, Ontario K7L 4Y4	Life, Accident & Sickness.
Employers Reinsurance Corporation Suite 807, University Place 123 Front Street West Toronto, Ontario M5J 2M2	General Liability.
Employers Insurance of Wausau A Mutual Company Suite 201 3650 Victoria Park Avenue North York, Ontario M2H 3P7	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
English & American Insurance Company Limited Suite 1200 48 Yonge Street Toronto, Ontario M5E 1G6	Discontinuing - To allow its existing contracts to runto maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta
Equitable Life Assurance Society of the United States (The) Suite 2310 1155 Dorchester West Montreal, Quebec H3B 2K2	Life, Accident & Sickness.

INSURANCE COMPANIES LICENSED DURING 1989

NAME AND ADDRESS	CLASSES OF INSURANCE
Equitable General Insurance Company (The) 200 St. Jacques Street West Montreal, Quebec H2Y 1M2	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Equitable Life Insurance Company of Canada (The) One Westmount Road North Waterloo, Ontario N2J 4C7	Life, Accident & Sickness.
Federal Insurance Company 26 Wellington Street East Toronto, Ontario M5E 1S2	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Marine.
Federated Life Insurance Company of Canada P.O. Box 5800 717 Portage Avenue Winnipeg, Manitoba R3C 3C9	Life, Accident & Sickness.
Federated Mutual Insurance Company P.O. Box 5800 Winnipeg, Manitoba R3C 3C9	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Federated Insurance Company of Canada P.O. Box 5800 717 Portage Avenue Winnipeg, Manitoba R3C 3C9	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness.
Federation Insurance Company of Canada Suite 2000 1080 Beaver Hall Hill Montreal, Quebec H2Z 1S8	Property, Automobile,Fidelity, Surety, General Liability, Boiler & Machinery, Marine.
Financial Life Assurance Company of Canada 10 Four Seasons Place Etobicoke, Ontario M9B 6J2	Life, Accident & Sickness.
Fire Insurance Company of Canada (The) 2475 Boulevard Laurier Sillery, Quebec G1T 1C4	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Fireman's Fund Insurance Company Suite 1201 390 Bay Street Toronto, Ontario M5H 2Y2	Property, Automobile, Fidelity, Surety, General Liability, Aircraft, Marine, Boiler & Machinery.

INSURANCE COMPANIES LICENSED DURING 1989

NAME AND ADDRESS	CLASSES OF INSURANCE
First Canadian Insurance Corporation Suite 209 320 Sioux Road Sherwood Park, Alberta T8A 3X6	Life, Accident & Sickness.
First National Insurance Company of America P.O. Box 3000, Station "A" Mississauga, Ontario L5A 3P6	Property, Automobile, Fidelity, Surety, General Liability.
First North American Insurance Company 5650 Yonge Street North York, Ontario M2M 4G4	Accident & Sickness.
Ford Life Insurance Company The Canadian Road Oakville, Ontario L6J 5C7	Life, Accident & Sickness.
Foremost Insurance Company, Grand Rapids, Michigan Tenth Floor 372 Bay Street Toronto, Ontario M5H 2X5	Fire, Automobile, Aircraft, Credit, Explosion, Inland Transportation, Personal Accident, Personal Property, Plate Glass, Public Liability, Real Property, Theft and in addition thereto Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Water Damage, Weather and Windstorm limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
Foresters Indemnity Company 789 Don Mills Road Don Mills, Ontario M3C 1T9	Property, General Liability, Accident & Sickness.
Franklin Life Insurance Company (The) Suite 2100, Scotia Plaza 40 King Street W. Toronto, Ontario M5H 1B5	Life, Accident & Sickness.
GAN Canada Insurance Company Suite 1607 180 Dundas Street West Toronto, Ontario M5G 1Z8	Property, Boiler & Machinery, Hail, Accident & Sickness, Automobile, General Liability.
General Accident Assurance Company of Canada (The) 2600 Exchange Tower (The) 2 First Canadian Place; P.O. Box 410 Toronto, Ontario M5Y 1J1	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft.
General American Life Insurance Company c/o Blaney, McMurtry, & Stappells, 1400, 20 Queen Street Toronto, Ontario M5H 2V3	Life, Accident & Sickness.

INSURANCE COMPANIES LICENSED DURING 1989

NAME AND ADDRESS	CLASSES OF INSURANCE
General Insurance Company of America P.O. Box 3000, Station "A" Mississauga, Ontario L5A 3P6	Property, Automobile, Fidelity, Surety, General Liability.
Gerling Global Life Insurance Company 480 University Avenue Toronto, Ontario M5G 1V6	Life, Accident & Sickness.
Gerling Global General Insurance Company 480 University Avenue Toronto, Ontario M5G 1V6	Accident & Sickness, Aircraft, Automobile, Boiler & Machinery, Employers' Liability, Explosion, Fire, Guarantee, Inland Transportation, Inland Marine, Livestock, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft, Weather, Workers' Compensation.
Glacier National Life Assurance Company 980 - 505 Burrard Street Vancouver, British Columbia V7X 1S3	Life, Accident & Sickness.
Globe Life Insurance Company Suite 601 980 Yonge Street Toronto, Ontario M4W 2J9	Life, Accident & Sickness.
Gold Circle Insurance Company 100 Osborne Street North Winnipeg, Manitoba R3C 3A5	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Gore Mutual Insurance Company 252 Dundas Street Cambridge, Ontario N1R 5T3	Fire, Aircraft, Automobile, Boiler & Machinery, Credit, Explosion, Forgery, Guarantee, Inland Transportation, Livestock, Personal Property, Plate Glass, Accident & Sickness, Real Property, Theft, Windstorm and in addition thereto Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather limited to the insurance of the same property as is insured under a policy of fire of the company.
Grain Insurance and Guarantee Company 906 Grain Exchange Building 167 Lombard Avenue Winnipeg, Manitoba R3B 0V9	Property, Fidelity, Surety, General Liability.
Grand Orange Lodge of British America Benefit Fund (The) 94 Sheppard Avenue West Willowdale, Ontario M2N 1M5	Fraternal Life - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Great American Insurance Company 109A - 2103 Airport Drive Saskatoon, Saskatchewan S7L 6W2	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.

INSURANCE COMPANIES LICENSED DURING 1989

NAME AND ADDRESS	CLASSES OF INSURANCE
Great-West Life Assurance Company (The) 100 Osborne Street North Winnipeg, Manitoba R3C 3A[illegible]	Life, Accident & Sickness.
Guarantee Company of North America (The) 15th Floor Place du Canada Montreal, Quebec H3B 2R4	General Liability, Fidelity, Surety.
Guardian Insurance Company of Canada 181 University Avenue Toronto, Ontario M5H 3M7	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Credit, Marine, Legal Expense.
Halifax Insurance Company (The) 75 Eglinton Avenue East Toronto, Ontario M4P 3A4	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Hanover Insurance Company (The) c/o O'Neil & Company (Underwriters) Ltd. Suite 404, 40 St. Clair Avenue West Toronto, Ontario M4V 1M2	Property, Automobile, Fidelity, Surety, General Liability, Accident & Sickness.
Hartford Fire Insurance Company 20 York Mills Road Willowdale, Ontario M2P 2C2	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Hartford Insurance Company of Canada 20 York Mills Road Willowdale, Ontario M2P 2C2	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Herald Insurance Company Standard Life Centre 121 King Street West Toronto, Ontario M5H 3T9	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Home Insurance Company (The) Suite 309 75 Front Street East Toronto, Ontario M5E 1V9	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Imperial Life Assurance Company of Canada (The) 95 St. Clair Avenue West Toronto, Ontario M4V 1N7	Life, Accident & Sickness.
Independent Mutual Benefit Federation 316A Oakwood Avenue Toronto, Ontario M6E 2V7	Sickness, Funeral Benefits.

INSURANCE COMPANIES LICENSED DURING 1989

NAME AND ADDRESS	CLASSES OF INSURANCE
Independent Order of Foresters (The) 789 Don Mills Road Don Mills, Ontario M3C 1T9	Life, Accident & Sickness - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Industrial-Alliance Life Insurance Company 1080, Chemin St. Louis Sillery, Quebec G1K 7M3	Life, Accident and Sickness.
Insurance Company of North America Suite 500 100 Consilium Place Scarborough, Ontario M1H 3E3	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Insurance Corporation of Ireland Limited (The) c/o Focus Group Inc. Suite 309, 75 Front Street East Toronto, Ontario M5E 1V9	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Jevco Insurance Company Room 1150 2021 Union Avenue Montreal, Quebec H3A 2S9	Property, Automobile, Surety, General Liability.
John Alden Life Insurance Company c/o. J. W. Abbott 206 - 900 St. James Street, Box 2266 Winnipeg, Manitoba R3G 3J7	Life, Accident & Sickness.
John Deere Insurance Company of Canada South Service Road at Hunter P.O. Box 1000 Grimsby, Ontario L3M 4H5	Property, Automobile, Fidelity, Surety, General Liability, Accident & Sickness, Credit.
John Hancock Mutual Life Insurance Company Tenth Floor 372 Bay Street Toronto, Ontario M5H 2X5	Life, Accident & Sickness.
Jubilee Reciprocal Insurance Exchange 2100 Royal Trust Tower Edmonton Centre Edmonton, Alberta T5J 0Y2	Property.
Kansa General Insurance Company Suite 1150 2021 Union Street Montreal, Quebec H3A 2S9	Property, Automobile, Surety, General Liability.

INSURANCE COMPANIES LICENSED DURING 1989

NAME AND ADDRESS	CLASSES OF INSURANCE
Knights of Columbus 2430 Munroe Avenue Saskatoon, Saskatchewan S7J 1S7	Fraternal Life - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Laurentian Pacific Insurance Company 15th Floor Laurentian Pacific Place 1140 West Pender Street; P.O. Box 21 Vancouver, British Columbia V6E 4G1	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Credit, Marine.
Laurentian Casualty Company of Canada 25th flr., 1100 Dorchester Boulevard West Montreal, Quebec H3B 4P4	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Laurentian Shield Insurance Company (The) 1100 Dorchester West 25th Floor Montreal, Quebec H3B 4P4	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness.
Laurentian Life Insurance Company Inc. 500 Grande-Alle East Quebec, Quebec G1R 2J7	Life, Accident and Sickness. Subject to limitation and restriction in accordance with the Order issued by the Minister of Consumer and Corporate Affairs on November 19, 1986.
Laurentian Life Insurance Company of Canada 500 Grande Allee est Quebec, Quebec G1R 2J7	Life, Accident and Sickness.
Laurier Life Insurance Company 9th Floor 304 The East Mall Etobicoke, Ontario M9B 6E2	Life, Accident & Sickness.
Lawyers Title Insurance Corporation Suite 1700 65 Queen Street West Toronto, Ontario M5H 2M5	Title.
Le Groupe Desjardins, Assurances Generales 100 East Trans-Canada Highway Levis, Quebec G6V 6P9	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Liberty Mutual Fire Insurance Company 1200 Eglinton Avenue East Don Mills, Ontario M3C 1J2	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft.

INSURANCE COMPANIES LICENSED DURING 1989

NAME AND ADDRESS	CLASSES OF INSURANCE
Liberty Life Assurance Company of Boston 1200 Eglinton Avenue East Don Mills, Ontario M3C 1J2	Life, Accident and Sickness.
Liberty Mutual Insurance Company 1200 Eglinton Avenue East Don Mills, Ontario M3C 1J2	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft.
Life Insurance Company of North America 5th floor 20 Adelaide Street East Toronto, Ontario M5C 2T6	Life, Accident & Sickness.
Life Investors Insurance Company of America Suite 1200 One Toronto Street Toronto, Ontario M5C 2V5	Life, Accident and Sickness limited to the writing of group contracts.
London Assurance (The) 9th Floor 48 Yonge Street Toronto, Ontario M5E 1G8	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
London and Midland General Insurance Company 201 Queens Avenue London, Ontario N6A 1J1	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Legal Expense.
London Life Insurance Company 255 Dufferin Avenue London, Ontario N6A 4K1	Life, Accident & Sickness.
Longroup Insurance Company Suite 3400 Royal Trust Tower P.O. Box 27 Toronto Dominion Centre Toronto, Ontario M5K 1A1	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine, Legal.
Lumbermen's Underwriting Alliance #500, 185 Dorval Avenue Dorval, Quebec H9S 5J9	Property.
Lumbermens Mutual Casualty Company 320 Front Street West Toronto, Ontario M5V 3B6	Property, Automobile, Boiler & Machinery, Fidelity, Surety, General Liability, Accident & Sickness, Aircraft.

INSURANCE COMPANIES LICENSED DURING 1989

NAME AND ADDRESS	CLASSES OF INSURANCE
Lutheran Life Insurance Society of Canada 470 Webber Street North Waterloo, Ontario N2J 4G4	Life, Accident & Sickness - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Maccabees Life Insurance Company Suite 906 100 Ouellette Avenue Windsor, Ontario N9A 6T3	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Manufacturers Life Insurance Company (The) 200 Bloor Street East Toronto, Ontario M4W 1E5	Life, Accident & Sickness.
Maplex General Insurance Company 3027 Harvester Road Burlington, Ontario L7N 3P4	Property, Automobile, Fidelity, General Liability, Accident & Sickness.
Marine Indemnity Insurance Company of America Suite 1200 48 Yonge Street Toronto, Ontario M5E 1G6	Property, Marine, Liability.
Maritime Life Assurance Company (The) P.O. Box 1030 Halifax, Nova Scotia B3J 2X5	Life, Accident & Sickness.
Markel Insurance Company of Canada #831, 20 Dundas Street West Toronto, Ontario M5G 2C2	Property, Hail, Automobile, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine, Fidelity.
Maryland Casualty Company Suite 4000 1 Place Ville Marie Montreal, Quebec H3B 4M4	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Massachusetts Mutual Life Insurance Company Tenth Floor 372 Bay Street Toronto, Ontario M5H 2X5	Life, Accident & Sickness.
Massachusetts Indemnity and Life Insurance Company Suite 201 755 The Queensway East Mississauga, Ontario L4Y 4C5	Life, Accident & Sickness.

INSURANCE COMPANIES LICENSED DURING 1989

NAME AND ADDRESS	CLASSES OF INSURANCE
Mennonite Mutual Relief Insurance Company Ltd. 76 Skyline Crescent N.E. Calgary, Alberta T2K 5X7	Fire and in addition thereto Hail, Smoke Damage, Windstorm limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Mercantile and General Reinsurance Company of Canada (The) University Place 123 Front Street West Toronto, Ontario M5J 2M7	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Legal Expense, Accident & Sickness, Aircraft, Credit, Marine limited to the business of reinsurance.
Metropolitan Life Insurance Company of Canada 99 Bank Street Ottawa, Ontario K1P 5A3	Life, Accident & Sickness.
Metropolitan Insurance Company Suite 1700 1 University Avenue Toronto, Ontario M5J 2P2	Property, Liability, Automobile, Boiler & Machinery, Fidelity, Surety, Marine.
Metropolitan General Insurance Company Suite 205 770 Sherbrooke Street West Montreal, Quebec H3A 1G1	Property, Automobile, General Liability, Accident & Sickness, Aircraft.
Metropolitan Life Insurance Company 99 Bank Street Ottawa, Ontario K1P 5A3	Life, Accident & Sickness, Aircraft limited to the business of reinsurance only.
MIC Life Insurance Corporation Suite 400, 8500 Leslie Street P.O. Box 6000 Thornhill, Ontario L3T 4S5	Life, Accident & Sickness.
Minnesota Mutual Life Insurance Company (The) 372 Bay Street Tenth Floor Toronto, Ontario M5H 2X5	Life.
Mission American Insurance Company Suite 2100, Scotia Plaza 40 King Street West Toronto, Ontario M5H 1B5	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Missisquoi Insurance Company P.O. Box 70 30 Principale Street Frelighsburg, Quebec J0J 1C0	Automobile, Accident & Sickness.

INSURANCE COMPANIES LICENSED DURING 1989

NAME AND ADDRESS	CLASSES OF INSURANCE
Mortgage Insurance Company of Canada (The) Suite 1600, Box 12 One Dundas Street West Toronto, Ontario M5G 1Z3	Fidelity, Surety, Mortgage, Real Property.
Motors Insurance Corporation Suite 400, 8500 Leslie Street P.O. Box 6000 Thornhill, Ontario L3T 4S5	Property, Automobile, Surety, General Liability.
Mutual Life Insurance Company of New York (The) One Concord Gate Don Mills, Ontario M3C 3N6	Life, Accident & Sickness.
Mutual Life Assurance Company of Canada (The) 227 King Street South Waterloo, Ontario N2J 4C5	Life, Accident & Sickness.
Mutual of Omaha Insurance Company 500 University Avenue Toronto, Ontario M5G 1V8	Life, Accident & Sickness.
NAC Reinsurance Corporation Suite 141 6 Lansing Square Willowdale, Ontario M2J 1T5	Property, Hail, Automobile, Accident & Sickness, Fidelity, Liability.
National Fidelity Life Insurance Company Suite 508 10 Milner Business Centre Scarborough, Ontario M1B 3C6	Life, Accident & Sickness.
National Life Assurance Company of Canada (The) 522 University Avenue Toronto, Ontario M5G 1Y7	Life, Accident & Sickness.
New Hampshire Insurance Company 145 Wellington Street West Toronto, Ontario M5J 1H8	Property, Automobile, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft.
New Rotterdam Insurance Company P.O. Box 2018 505 York Boulevard Hamilton, Ontario L8N 3S3	Property, Hail, Automobile, Surety, General Liability.

INSURANCE COMPANIES LICENSED DURING 1989

NAME AND ADDRESS	CLASSES OF INSURANCE
New York Life Insurance Company of Canada Suite 1600 121 Bloor Street East Toronto, Ontario M4W 3N2	Life, Accident & Sickness.
New York Life Insurance Company Suite 1600 121 Bloor Street East Toronto, Ontario M4W 3N2	Life, Accident & Sickness.
Niagara Fire Insurance Company P.O. Box 219A Phoenix House 439 University Avenue Toronto, Ontario M5W 1B6	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Credit, Marine.
NN Life Insurance Company of Canada One Concorde Gate Don Mills, Ontario M3C 3N6	Life, Accident & Sickness.
Non-Marine Underwriters, Members of Lloyd's, London, England Suite 1400, 1155 University Street Montreal, Quebec H3B 1S3	Property, Automobile, Fidelity, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Legal Expense.
Norman Insurance Company Limited 2475 Laurier Boulevard Sillery, Quebec G1V 4E4	Property, Automobile, General Liability, Aircraft.
North American Life Assurance Company 5650 Yonge Street North York, Ontario M2M 4G4	Life, Accident & Sickness.
North American Benefit Association P.O. Box 234 Sarnia, Ontario N7T 7H9	Fraternal Life - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
North American Life and Casualty Company #908, 797 Don Mills Road Don Mills, Ontario M3C 1V2	Life, Accident & Sickness.
North West Commercial Travellers Association of Canada (The) 291 Garry Street Winnipeg, Manitoba R3C 2H6	Life - To the extent authorized by its Articles of Incorporation, Constitution and By- Laws.

INSURANCE COMPANIES LICENSED DURING 1989

NAME AND ADDRESS	CLASSES OF INSURANCE
North West Life Assurance Company of Canada (The) 800 - 1040 West Georgia Street Vancouver, British Columbia V6E 4H1	Life, Accident & Sickness.
Norwich Union Life Insurance Society (The) 60 Yonge Street Toronto, Ontario M5E 1H5	Life.
Norwich Union Fire Insurance Society Limited 60 Yonge Street Toronto, Ontario M5E 1H5	Marine, Inland Transportation, Property.
Old Republic Life Insurance Company 105 Main Street East Box 557 Hamilton, Ontario L8N 3K9	Life, Accident & Sickness.
Old Republic Insurance Company 105 Main Street East Box 557 Hamilton, Ontario L8N 3K9	Property, Automobile, General Liability, Accident & Sickness, Aircraft.
Omaha Indemnity Company Third Floor 500 University Avenue Toronto, Ontario M5G 1V8	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Order of United Commercial Travelers of America (The) P.O. Box 2637 Station "B" Kitchener, Ontario N2H 6N2	Accident & Sickness - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws,
Orion Insurance Company Limited (The) 75 Eglinton Avenue East Toronto, Ontario M4P 3A4	Fire, Accident, Aircraft, Automobile, Boiler excluding Machinery, Inland Transportation, Personal Property, Real Property, Plate Glass, Sickness, Theft, Supplemental Contracts.
Pacific Employers Insurance Company Suite 500 100 Consilium Place Scarborough, Ontario M1H 3E3	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Pafco Insurance Company Limited 212 King Street West Toronto, Ontario M5H 1K5	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Credit, Marine.

INSURANCE COMPANIES LICENSED DURING 1989

NAME AND ADDRESS	CLASSES OF INSURANCE
Pafco International Insurance Company Suite 500 212 King Street West Toronto, Ontario M5H 1K5	Property, Automobile, Fidelity, Surety, General Liability, Accident & Sickness, Marine.
Paul Revere Life Insurance Company P.O. Box 5044 440 Elizabeth Street Burlington, Ontario L7R 4C1	Life, Accident & Sickness.
Peace Hills General Insurance Company 902 Kensington Place 10011 - 109th Street Edmonton, Alberta T5J 1M1	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Aircraft, Credit, Title, Mortgage, Marine.
Penn Mutual Life Insurance Company (The) c/o McLean & Kerr 372 Bay Street Toronto, Ontario M5H 2X5	Life.
Pennsylvania Life Insurance Company Queensway Centre 2345 Stanfield Road Mississauga, Ontario L4Y 3Y3	Life, Accident & Sickness.
Personal Insurance Company of Canada (The) Personal Tower (The) 703 Evans Avenue Etobicoke, Ontario M9C 5A7	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft.
Phoenix Mutual Life Insurance Company c/o Cassels, Brock & Blackwell Suite 2100; 40 King Street West Toronto, Ontario M5H 1B5	Life, Accident & Sickness.
Phoenix Assurance Public Limited Company 48 Yonge Street Toronto, Ontario M5E 1G8	Automobile, Boiler & Machinery, Accident & Sickness, Aircraft, Fire, Explosion, Forgery, Guarantee, Inland Transportation, Limited Hail, Personal Property, Plate Glass, Real Property, Sprinkler Leakage, Theft, Windstorm, and in addition thereto Falling Aircraft, Impact by Vehicles, Water Damage and Weather limited to the insurance of the same property as is insured against risk of fire under a policy of the company.

INSURANCE COMPANIES LICENSED DURING 1989

NAME AND ADDRESS	CLASSES OF INSURANCE
Phoenix Insurance Company (The) c/o Cassels, Brock and Blackwell 2100, 40 King Street West Toronto, Ontario M5H 3C2	Fire, Aircraft excluding insurance against liability for loss or damage to persons caused by an aircraft or the use or operation thereof, Automobile, Boiler & Machinery, Earthquake, Explosion, Forgery, Guarantee, Inland Transportation, Property, Plate Glass, Theft and in addition thereto Falling Aircraft, Hail, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather and Windstorm limited to the insurance of the same property as is insured against the risk of fire under a policy of the compa
Phoenix Assurance Company of Canada Box 219A Phoenix House 439 University Avenue Toronto, Ontario M5W 1B6	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness.
Pierce National Life Insurance Company 402, 1770 W. 7th Avenue Vancouver, British Columbia V6J 4Y6	Life.
Pilot Insurance Company 90 Eglinton Avenue West Toronto, Ontario M4P 1E6	Fidelity, Surety.
Pioneer Life Assurance Company Suite 500 Bank of Canada Building 2220 - 12th Avenue Regina, Saskatchewan S4P 3G7	Life, Accident & Sickness.
Pool Insurance Company 1007, 220 Portage Avenue Winnipeg, Manitoba R3C 0A5	Property.
Portage La Prairie Mutual Insurance Company (The) 749 Saskatchewan Avenue East P.O. Box 340 Portage La Prairie, Manitoba R1N 3B8	Automobile, General Liability, Fire, Boiler excluding Machinery, Earthquake, Explosion, Inland Transportation, Limited Hail, Livestock, Personal Property, Plate Glass, Real Property, Sprinkler Leakage, Theft, Windstorm and in addition thereto Falling Aircraft, Impact by Vehicles, Water Damage, Weather limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
Primmum Insurance Company 12th Floor 50 Place Cremazie Montreal, Quebec M5H 1B6	Property, Accident & Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, Liability, Surety.
Principal Life Insurance Company of Canada 1101 Toronto Dominion Tower Edmonton Centre Edmonton, Alberta T5J 2Z1	Discontinuing - to allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta

INSURANCE COMPANIES LICENSED DURING 1989

NAME AND ADDRESS	CLASSES OF INSURANCE
Progressive Casualty Insurance Company Suite 530 255 Consumers Road Willowdale, Ontario M2J 1R4	Property, Automobile, Liability.
Protection Mutual Insurance Company Suite 405 700 Dorval Drive Oakville, Ontario L6K 3V3	Property, General Liability, Boiler & Machinery.
Provident Life and Accident Insurance Company Tenth Floor 372 Bay Street Toronto, Ontario M5H 2X5	Life, Accident & Sickness.
Providence Washington Insurance Company 2310 The Simpson Tower 401 Bay Street Toronto, Ontario M5H 2Y4	Automobile, Accident, Fire, Explosion, Inland Transportation, Sprinkler Leakage, Windstorm insurance against intentional or other damage to or loss of property of any kind, Personal or Real and in additional thereto Hail limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Prudasco Assurance Company 1155 University Street Montreal, Quebec H3B 1S2	Property, Boiler & Machinery, Legal Expense, Hail, Accident & Sickness, Automobile, Aircraft, Fidelity, Surety, General Liability, Marine.
Prudential Assurance Company Limited (The) 1155 University Street Montreal, Quebec H3B 1S2	Property, Hail, Automobile, Fidelity, Surety, General Liability, Life, Boiler & Machinery, Accident & Sickness, Aircraft, Legal Expense, Marine.
Prudential Insurance Company of America (The) 200 Consilium Place Scarborough, Ontario M1H 3E6	Life, Accident & Sickness, Aircraft limited to the business of reinsurance.
Prudential of America General Insurance Company (Canada) 200 Consilium Place Scarborough, Ontario M1H 3E6	Property, Automobile, General Liability.
Prudential Assurance Company of England Property and Casualty (Canada) (The) 141 Adelaide Street West Toronto, Ontario M5H 3L9	Property, Hail, Automobile, Fidelity, Surety, General Liability, Accident & Sickness, Boiler & Machinery, Aircraft, Legal Expense, Marine.
Prudential Life Assurance Company of England (Canada) (The) Ground Floor Scott Tower 101 Frederick Street Kitchener, Ontario N2G 4R8	Life, Accident & Sickness.

INSURANCE COMPANIES LICENSED DURING 1989

NAME AND ADDRESS	CLASSES OF INSURANCE
Reliable Life Insurance Company 105 Main Street East Box 557 Hamilton, Ontario L8N 3K9	Life, Accident & Sickness.
Reliance Insurance Company Suite 600 133 Richmond Street West Toronto, Ontario M5H 2L3	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Rocky Mountain Life Insurance Company 200, 1011 - 1st Street S.W. Calgary, Alberta T2R 1J2	Life restricted to servicing existing policyholders of the company. Servicing shall include making changes in policies as are necessary and to issue new contracts to existing policyholders of the company.
Royal Exchange Assurance of America, Inc. Suite 1200 48 Yonge Street Toronto, Ontario M5E 1G6	Property, Marine, Liability.
Royal Insurance Company of Canada 10 Wellington Street East Toronto, Ontario M5E 1L5	Property, Hail, Automobile, Fidelity, Surety, General Liabiltiy, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Royal Life Insurance Company of Canada Suite 300 277 Lakeshore Road Oakville, Ontario L6J 1H9	Life.
Safeco Insurance Company of America Box 3000, Station A Mississauga, Ontario L5A 3P6	Property, Automobile, Fidelity, Surety, General Liability.
Safeco Life Insurance Company 2377 Dunwin Drive Mississauga, Ontario L5B 1M2	Life, Accident & Sickness.
Safeguard Life Assurance Company (The) 1 Complexe Desjardins Montreal, Quebec H5B 1E2	Life, Accident and Sickness.
Saskatchewan Mutual Insurance Company 279 - 3rd Avenue North Saskatoon, Saskatchewan S7K 2H8	Automobile, Fire, Boiler excluding Machinery, Explosion, Inland Transportation, Limited Hail, Personal Property, Plate Glass, Real Property, Sprinkler Leakage, Theft, Public Liability, Employer's Liability, Weather Windstorm and in addition thereto Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage limited to the same property as is insured under a policy of fire of the company.

INSURANCE COMPANIES LICENSED DURING 1989

NAME AND ADDRESS	CLASSES OF INSURANCE
Scottish & York Insurance Co. Limited 150 Eglinton Avenue East Toronto, Ontario M4P 2Z3	Property, Hail, Automobile, Fidelity, Surety, General Liability, Accident & Sickness, Mortgage, Marine, Boiler excluding Machinery.
Seaboard Life Insurance Company 2165 West Broadway P.O. Box 5900 Vancouver, British Columbia V6B 4B5	Life, Accident & Sickness,
Seaboard Surety Company of Canada P.O. Box 20 Toronto Dominion Bank Tower Toronto Dominion Centre Toronto, Ontario M5K 1N6	Property, Fidelity, Surety, General Liability, Marine.
Seaboard Surety Company c/o Fasken Campbell Godfrey P.O. Box 20 Toronto Dominion Centre Toronto, Ontario M5K 1N6	Forgery, Guarantee, Inland Transportation, General Liability, Theft.
Security National Insurance Company 12th Floor 50 Place Cremazie Montreal, Quebec H2P 1B6	Property, Automobile, General Liability, Accident & Sickness.
Security Life Insurance Company Suite 200 20 Toronto Street Toronto, Ontario M5C 2B8	Life.
Security Insurance Company of Hartford 48 Yonge Street Suite 1200 Toronto, Ontario M5E 1G6	Property, Automobile, General Liability, Accident & Sickness, Marine.
Sentry Insurance A Mutual Company Suite 1202, The Guardian Tower 181 University Avenue Toronto, Ontario M5H 3M7	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Aircraft.
Simcoe & Erie General Insurance Company 505 York Boulevard Hamilton, Ontario L8N 3S3	Property, Hail, Automobile, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine, Livestock, Weather, Guarantee, Title.
Sons of Scotland Benevolent Association Seventh Floor 90 Eglinton Avenue East Toronto, Ontario M4P 2Y3	Fraternal Life - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.

INSURANCE COMPANIES LICENSED DURING 1989

NAME AND ADDRESS	CLASSES OF INSURANCE
Sons of Norway P.O. Box 12; First Canadian Place 100 King Street West Toronto, Ontario M5X 1B3	Life, Sickness, Disability - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Sovereign Life Insurance Company (The) 1500, 606 - 4th Street S.W. Calgary, Alberta T2P 1S9	Life, Accident & Sickness.
Sovereign General Insurance Company (The) 10th Floor 520 - 5th Avenue S.W. Calgary, Alberta T2P 3R7	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Credit.
Standard Life Assurance Company (The) Room 206 1245 Sherbrooke Street West Montreal, Quebec H3G 1G3	Life, Accident & Sickness.
State Farm Mutual Automobile Insurance Company 1801 Brimley Road Scarborough, Ontario M1P 3H3	Automobile, Accident.
State Farm Life Insurance Company (The) 1801 Brimley Road Scarborough, Ontario M1P 3H3	Life
State Farm Fire and Casualty Company (The) 1801 Brimley Road Scarborough, Ontario M1P 3H3	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft.
Stewart Title Guaranty Company 1200, 99 Metcalfe Street Ottawa, Ontario K1P 6L7	Title.
St. Paul Fire and Marine Insurance Company Suite 200 55 University Avenue Toronto, Ontario M5J 2L3	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Sumitomo Marine and Fire Insurance Company Limited (The) BCE Place, 161 Bay Street Toronto, Ontario M5J 2S1	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, & Marine.

INSURANCE COMPANIES LICENSED DURING 1989

NAME AND ADDRESS	CLASSES OF INSURANCE
Sun Alliance and London Assurance Company Limited 9th Floor 48 Yonge Street Toronto, Ontario M5E 1G8	Life.
Sun Alliance Insurance Company 9th Floor 48 Yonge Street Toronto, Ontario M5E 1G8	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft.
Sun Alliance and London Assurance Company (Canada) Third Floor 48 Yonge Street Toronto, Ontario M5E 1G8	Life.
Sun Life Assurance Company of Canada 150 King Street West P.O. Box 4150, Station A Toronto, Ontario M5W 2C9	Life, Accident & Sickness.
Switzerland General Insurance Company Limited Suite 2000 1080 Beaver Hall Hill Montreal, Quebec H2Z 1S8	Property, Automobile, General Liability.
Taisho Marine & Fire Insurance Company, Limited Suite 201 3650 Victoria Park Avenue Nork York, Ontario M2H 3P7	Property, Accident and Sickness, Boiler and Machinery, Fidelity, Liability and Surety.
Teachers Insurance and Annuity Association of America c/o Genest Murray DesBrisary Lamek Ste. 200, 4 King Street West Toronto, Ontario M5H 1B6	Life, Accident & Sickness.
Tokio Marine & Fire Insurance Company Limited (The) P.O. Box 219A Phoenix House 439 University Avenue Toronto, Ontario M5W 1B6	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Marine.
Toronto Mutual Life Insurance Company 112 St. Clair Avenue West Toronto, Ontario M4V 2Y3	Life, Accident and Sickness.
Toronto General Insurance Company 2206 Eglinton Avenue East Scarborough, Ontario M1L 4S8	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine, Legal Expense.

INSURANCE COMPANIES LICENSED DURING 1989

NAME AND ADDRESS	CLASSES OF INSURANCE
Trade Indemnity plc Suite 707 331 Cooper Street Ottawa, Ontario K2P 0G5	Credit.
Traders General Insurance Company 2206 Eglinton Avenue East Scarborough, Ontario M1L 4S8	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine, Legal Expense.
Trafalgar Insurance Company of Canada Suite 100 425 Bloor Street East Toronto, Ontario M4W 3R5	Property, Automobile, General Liability.
Transamerica Life Insurance Company of Canada 2180 Yonge Street Toronto, Ontario M4P 2G4	Life.
Transamerica Occidental Life Insurance Company 2180 Yonge Street Toronto, Ontario M4P 2G4	Life, Accident & Sickness.
Transatlantic Reinsurance Company 145 Wellington Street West Toronto, Ontario M5J 1H8	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine limited to the business of reinsurance.
Transit Insurance Company Suite 608 90 Eglinton Avenue Toronto, Ontario M4P 2Z7	Property, Automobile, General Liability.
Transport Insurance Company Suite 2100, Scotia Plaza 40 King Street W. Toronto, Ontario M5H 1B5	Property, Automobile, General Liability.
Travelers Indemnity Company (The) c/o Cassels, Brock and Blackwell 2100, 40 King Street West Toronto, Ontario M5H 3C2	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Travelers Insurance Company (The) c/o Cassels, Brock and Blackwell 2100, 40 King Street West Toronto, Ontario M5H 3C2	Life, Accident excluding insurance against liability for loss or damage to property, insurance against liability for loss or damage to persons, caused by an aircraft, or the use or operation thereof, insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof and sickness.

INSURANCE COMPANIES LICENSED DURING 1989

NAME AND ADDRESS	CLASSES OF INSURANCE
Ukrainian Mutual Benefit Association of Saint Nicholas of Canada 804 Selkirk Avenue Winnipeg, Manitoba R2W 2N6	Fraternal Life - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Ukrainian National Association Inc. 18 Leland Avenue Toronto, Ontario M8Z 2X5	Fraternal Life, Personal Accident & Sickness - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Underwriters Reinsurance Company P.O. Box 20 Toronto Dominion Bank Tower Toronto Dominion Centre Toronto, Ontario M5K 1N6	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Aircraft on the condition that in the transaction of its business in Alberta, the company shall be know as "UNDERWRITERS INSURANCE COMPANY".
Underwriters National Assurance Company Suite 1200 One Toronto Street Toronto, Ontario M5C 2V5	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Unigard Security Insurance Company c/o Price Waterhouse & Co. 601 West Hastings Street Vancouver, British Columbia V6B 5A5	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
United American Insurance Company 1002, 145 King Street West Toronto, Ontario M5H 3X6	Life, Accident & Sickness.
United States Fidelity and Guaranty Company Suite 1900 One Toronto Street Toronto, Ontario M5C 2V5	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
United States Fire Insurance Company Standard Life Centre 121 King Street West Toronto, Ontario M5H 3T9	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
United Transportation Union Insurance Association Inc. Suite 709 99 Bank Street Ottawa, Ontario K1P 6B9	Life, Accident & Sickness - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Unity Fire and General Insurance Company (The) Suite 100 425 Bloor Street East Toronto, Ontario M4W 3R4	Property, Automobile, General Liability, Boiler & Machinery, Accident & Sickness.

INSURANCE COMPANIES LICENSED DURING 1989

NAME AND ADDRESS	CLASSES OF INSURANCE
UNUM Life Insurance Company of America Suite 2100, Scotia Plaza 40 King Street W. Toronto, Ontario M5H 1B5	Life, Accident & Sickness limited to insurance on the lives of residents of Canada under group insurance policies issued in the United States of America.
UNUM Life Insurance Company Suite 2100, Scotia Plaza 40 King Street W. Toronto, Ontario M5H 1B5	Life, Accident & Sickness limited to Personal.
USF & G Insurance Company of Canada 100 Consilium Place Scarborough, Ontario M1H 3E3	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Marine.
Utica Mutual Insurance Company P.O. Box 20 Toronto Dominion Bank Tower Toronto Dominion Centre Toronto, Ontario M5K 1N6	Fire, Accident, Automobile, Boiler excluding Machinery, Explosion, Guarantee, Inland Transportation, Personal Property, Plate Glass, Real Property, Theft and in addition thereto Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather and Windstorm limited to the insurance of the same property as is insured under a policy of fire of the company.
Victoria Insurance Company of Canada 150 Eglinton Avenue East Toronto, Ontario M4P 2Z3	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Aircraft, Legal Expense.
Voyageur Insurance Company Suite 300 44 Peel Centre Drive Brampton, Ontario L6T 4M8	Property, Accident and Sickness.
Wawanesa Mutual Life Insurance Company 191 Broadway Avenue Winnipeg, Manitoba R3C 3P1	Life, Accident & Sickness.
Wawanesa Mutual Insurance Company (The) 191 Broadway Avenue Winnipeg, Manitoba R3C 3P1	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Marine.
Wellington Insurance Company 7th floor, 333 Richmond Street London, Ontario N6A 3C4	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Westbury Canadian Life Insurance Company 5th Floor, 120 King Street West P.O. Box 918 Hamilton, Ontario L8N 3P6	Life, Accident & Sickness.

INSURANCE COMPANIES LICENSED DURING 1989

NAME AND ADDRESS	CLASSES OF INSURANCE
Western Life Assurance Company (The) The Westmetro Corporate Centre 195 The West Mall, Suite 1100 Etobicoke, Ontario M9C 5K1	Life, Accident and Sickness.
Western Union Insurance Company 640 - 8th Avenue S.W. Calgary, Alberta T2P 1G8	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Credit, Marine, Livestock, Burglary, Forgery, Steam Boiler, Explosion, Employees Liability, Fire, Guarantee, Inland Marine, Plate Glass, Livestock, Property Damage, Public Liability, Sprinkler Leakage, Theft, Weather, Workmen's Compensation, Inland Transportation.
Western Surety Company Box 527 2000 - 1874 Scarth Regina, Saskatchewan S4P 2G8	Fidelity, Surety.
Workers Benevolent Association of Canada 595 Pritchard Avenue Winnipeg, Manitoba R2W 2K4	Life, Disability - To the extent authorized by its Articles of Incorporation, Consitution and By-Laws.
Yasuda Fire and Marine Insurance Company Limited Suite 500 100 Consilium Place Scarborough, Ontario M1H 3E3	Property, Automobile, Surety, Liability.
Zurich Indemnity Company of Canada Zurich Centre 400 University Avenue Toronto, Ontario M5G 1S7	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Zurich Insurance Company 375 University Avenue Toronto, Ontario M5G 2J4	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft.
Zurich Life Insurance Company of Canada 375 University Avenue Toronto, Ontario M5G 2J7	Life, Accident & Sickness.
Zurich Life & Health Insurance Company of Canada 375 University Avenue Toronto, Ontario M5G 2J7	Life, Accident & Sickness limited to Personal.

ALBERTA GENERAL INSURANCE COMPANY

Head Office - Edmonton, Alberta

Incorporated - 1948
Commenced Business in Alberta - 1948
Licensed in the Province of Alberta only

OFFICERS

James Rout - Chairman of the Board
Dennis Medwid - General Manager
Dennis Willner - Secretary-Treasurer

DIRECTORS

George Kinsman	Edmonton, Alberta	James Rout	Edmonton, Alberta
Dennis Medwid	Edmonton, Alberta		

AUDITORS

Alberta Auditor General, Edmonton, Alberta

ALBERTA GENERAL INSURANCE COMPANY

STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 1989

BALANCE SHEET

	Current Year 1989 ($'000)	Pri Ye 198 ($'00
Assets		
Cash	517	49
Investment Income due and accrued	16	1
Total Cash and Investment Income due and accrued	533	50
Prepaid Expenses	1	
TOTAL ASSETS	534	50
Liabilities		
Payables:		
Expenses due and accrued	1	
Income taxes due and accrued	4	
TOTAL LIABILITIES	5	
Capital, Surplus and Reserves		
Reserves Required	1	
Earned Surplus	528	49
TOTAL CAPITAL, SURPLUS AND RESERVES	529	49
TOTAL LIABILITIES, CAPITAL, SURPLUS AND RESERVES	534	50

ALBERTA GENERAL INSURANCE COMPANY

STATEMENT OF INCOME

	Current Year 1989 ($'000)	Prior Year 1988 ($'000)
Underwriting Operations		
Premiums Written		
Direct	-	-
Decrease (increase in unearned premiums)	-	-
Net premiums earned	-	-
Net claims and adjustment expenses incurred	-	(5)
General expenses (applicable to insurance operations)	22	34
Total Claims and Expenses	22	29
UNDERWRITING INCOME (LOSS)	(22)	(29)
Investment Operations		
INVESTMENT INCOME	59	46
INCOME (LOSS) BEFORE INCOME TAXES	37	17
Income taxes - current	4	-
NET INCOME (LOSS) FOR THE YEAR	33	17

CHANGE IN EARNED SURPLUS

	Current Year 1989 ($'000)	Prior Year 1988 ($'000)
Balance at beginning of year	496	476
Net income (loss) for the year	33	17
Decrease (increase) in Reserves Required	(1)	3
Net increase (decrease) in earned surplus during the year	32	20
Balance at end of year	528	496

ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY

Head Office - Edmonton, Alberta

Incorporated - 1974
Commenced Business in Alberta - 1974
Licensed in the Province of Alberta only

OFFICERS

J. C. Newby - Chairman of the Board
K. W. Quinn - Vice Chairman
G. A. MacDonald - President and Secretary
D. Hollands - Treasurer
T. D. Haughey - Manager

DIRECTORS

D. F. Cameron	Edmonton, Alberta	D. Linn	Lethbridge, Alberta
W. G. Craig	Red Deer, Alberta	S. Morris	Calgary, Alberta
R. Goughnour	Lethbridge, Alberta	J. C. Newby	Edmonton, Alberta
J. E. Hansen	Grande Prairie, Alta	K. W. Quinn	Edmonton, Alberta
Dr. J. E. Harms	Edmonton, Alberta	S. Sailer	Calgary, Alberta
B. Holmes	Rocky Mtn. House, Alta	E. J. Thompson	Calgary, Alberta
W. E. Howard	Calgary, Alberta	S. Warne	Medicine Hat, Alberta

AUDITORS

Price Waterhouse, Chartered Accountants, Edmonton, Alberta

DEPOSIT

With the Government of the Province of Alberta - $700,000

ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY

STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 1989

BALANCE SHEET

Assets	Current Year 1989 ($'000)	Prior Year 1988 ($'000)
Investment Income due and accrued	1,048	908
Term deposits expiring in one year or less	13,801	8,641
Investments:		
Bonds and debentures	41,202	34,085
Mortgage Loans and Agreements of Sale	8,919	2,126
Preferred Shares	11,282	18,136
Common Shares	12,644	15,443
Total Investments	74,047	69,790
Total Cash, Investment Income due and accrued, Term Deposits and Investments	88,896	79,339
Receivables:		
Premiums due from policyholders	1,017	782
Amounts due from other insurers	3,170	4,031
Amounts due from subsidiaries and affiliates	72	47
Other receivables	120	184
Income taxes recoverable	-	1,359
Total Receivables	4,379	6,403
Prepaid Expenses	258	111
Fixed Assets less Depreciation	1,151	1,372
Other Assets	80	40
Deferred Income Taxes	752	850
TOTAL ASSETS	95,516	88,115

ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY

BALANCE SHEET

	Current Year 1989 ($'000)	Prior Year 1988 ($'000)
Liabilities		
Overdrafts	662	1,899
Payables:		
Amounts due to subsidiaries and affiliates	271	478
Amounts due to other insurers	746	719
Premiums due to policyholders	44	46
Expenses due and accrued	4,150	399
Other taxes due and accrued (excluding income and real estate taxes)	1,675	1,667
Total Payables	6,886	3,309
Other Liabilities:		
Unpaid claims and adjustment expenses	39,398	38,938
Unearned premiums	13,250	12,752
Income taxes payable	822	-
Total Other Liabilities	53,470	51,690
TOTAL LIABILITIES	61,018	56,898
Capital, Surplus and Reserves		
Reserves Required	3,817	3,905
Capital stock issued and paid	1,600	1,600
Earned surplus	29,081	25,712
Capital, Surplus, General and Contingency Reserves	30,681	27,312
TOTAL CAPITAL, SURPLUS AND RESERVES	34,498	31,217
TOTAL LIABILLITIES, CAPITAL, SURPLUS AND RESERVES	95,516	88,115

ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY

STATEMENT OF INCOME

	Current Year 1989 ($'000)	Prior Year 1988 ($'000)
Underwriting Operations		
Premiums Written		
Direct	55,843	55,566
Reinsurance ceded	(3,903)	(3,806)
Net	51,940	51,760
Decrease (increase) in unearned premiums	542	380
Net premiums earned	51,398	51,380
Other - finance fees	126	130
Total Underwriting Revenue	51,524	51,510
Net claims and adjustment expenses incurred	44,573	49,077
Commissions	5,316	5,398
Taxes (excluding income and real estate taxes)	1,675	1,667
General expenses (applicable to insurance operations)	4,267	3,867
Total Claims and Expenses	55,881	60,009
UNDERWRITING INCOME (LOSS)	(4,357)	(8,499)
Investment Operations		
Investment income before realized gain (loss) on disposal of investments	7,382	6,304
Realized gain (loss) on disposal of investments	1,190	704
INVESTMENT INCOME	8,572	7,008
Other Revenue and Expenses		
Other revenue	10	14
INCOME (LOSS) BEFORE INCOME TAXES	4,225	(1,477)
Income Taxes		
Current (recovery)	783	(1,269)
Deferred (recovery)	97	(397)
Total	880	(1,666)
NET INCOME (LOSS) FOR THE YEAR	3,345	189

ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY

CHANGE IN EARNED SURPLUS

	Current Year 1989 ($'000)	(Restated) Prior Year 1988 ($'000)
Balance at beginning of year	25,712	26,953
Net income (loss) for the year	3,345	189
Less dividends declared to shareholders	(64)	(64)
Decrease (increase) in Reserves Required	88	(1,366)
Net increase (decrease) in earned surplus during the year	3,369	(1,241)
Balance at end of year	29,081	25,712

CANADA WEST INSURANCE COMPANY

Head Office - Edmonton, Alberta

Incorporated - 1946
Commenced Business in Alberta - 1947
Licensed in the Provinces of Alberta, British Columbia, Saskatchewan, Manitoba and Northwest Territories

OFFICERS

J. M. Connauton - Chairman of the Board
A. Gaumier - Vice-Chairman
G. T. Connauton - President
H. L. Craig - Secretary
W. C. Edwards - Treasurer
N. Cournoyer - Manager

DIRECTORS

G. T. Connauton	Edmonton, Alberta	G. P. Grenier	Mount Royal, Quebec
J. M. Connauton	Edmonton, Alberta	J. D. LeFranc	Paris, France
N. Cournoyer	St. Albert, Alberta	V. Olson	Milton Keynes, England
H. L. Craig	St. Albert, Alberta	S. S. Petasky	Winterburn, Alberta
L. Desrochers	Edmonton, Alberta	F. Sparrow	Edmonton, Alberta
W. C. Edwards	Edmonton, Alberta	J. P. Vialaron	Paris, France
A. Gaumier	Edmonton, Alberta		

AUDITORS

Coopers & Lybrand, Chartered Accountants, Edmonton, Alberta

DEPOSIT

With the Government of the Province of Alberta - $1,000,000

CANADA WEST INSURANCE COMPANY

STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 1989

BALANCE SHEET

Assets	Current Year 1989 ($'000)	Prior Year 1988 ($'000)
Cash	2,554	302
Investment Income due and accured	294	164
Term deposits expiring in one year or less	6,784	4,004
Investments:		
Bonds and debentures	8,437	5,683
Mortgage Loans and Agreements of Sale	81	89
Preferred Shares	-	27
Common Shares	1,957	2,218
Real estate	-	106
Other - secured loan	58	70
Total Investments	10,533	8,193
Total Cash, Investment Income due and accrued, Term Deposits and Investments	20,165	12,663
Receivables:		
Amounts due from agents and brokers	1,308	799
Amounts due from other insurers	1,568	1,251
Amounts due from subsidiaries and affiliates	1,450	622
Other receivables	22	11
Income taxes recoverable	36	129
Cash surrender value of life insurance	78	70
Claims recoverable less allowance for unrecoverable	851	820
Total Receivables	5,313	3,702
Prepaid Expenses	61	51
Fixed Assets less Depreciation	1,262	1,252
Deferred Income Taxes	2,577	1,048
TOTAL ASSETS	29,378	18,716

CANADA WEST INSURANCE COMPANY

BALANCE SHEET

	Current Year 1989 ($'000)	Prior Year 1988 ($'000)
Liabilities		
Payables:		
Amounts due to other insurers	101	58
Expenses due and accrued	288	156
Other taxes due and accrued (excluding income and real estate taxes)	658	454
Other payables - Deferred Premiums	44	73
Total Payables	1,091	741
Other Liabilities:		
Unpaid claims and adjustment expenses	11,407	7,795
Encumbrances on fixed assets	386	401
Unearned premiums	6,128	4,211
Premium deficiency provision	500	-
Total Other Liabilites	18,421	12,407
TOTAL LIABILITIES	19,512	13,148
Capital, Surplus and Reserves		
Reserves Required	2,858	1,211
Capital stock issued and paid	2,000	2,000
Contributed surplus	508	508
Share subscription deposit	6,000	-
Earned surplus (deficit)	(1,500)	1,849
Capital, Surplus, General and Contingency Reserves	7,008	4,357
TOTAL CAPITAL, SURPLUS AND RESERVES	9,866	5,568
TOTAL LIABILITIES, CAPITAL, SURPLUS AND RESERVES	29,378	18,716

CANADA WEST INSURANCE COMPANY

STATEMENT OF INCOME

	Current Year 1989 ($'000)	Prior Year 1988 ($'000)
Underwriting Operations		
Premiums Written		
Direct	21,795	15,131
Reinsurance assumed	1	3
Reinsurance ceded	(3,313)	(2,264)
Net	18,483	12,870
Decrease (increase) in unearned premiums	(2,417)	(1,127)
Net premiums earned	16,066	11,743
Net claims and adjustment expenses incurred	15,065	10,867
Commissions	2,497	1,923
Taxes (excluding income and real estate taxes)	594	439
General expenses (applicable to insurance operations)	2,638	1,868
Total Claims and Expenses	20,794	15,097
UNDERWRITING INCOME (LOSS)	(4,728)	(3,354)
Investment Operations		
Investment income before unrealized/realized gain (loss) on disposal of investments	1,196	732
Unrealized gain (loss) on disposal of investments	296	(406)
Realized gain (loss) on disposal of investments	(5)	-
INVESTMENT INCOME	1,487	326
Other Revenue and Expenses		
Miscellaneous income	16	35
INCOME (LOSS) BEFORE INCOME TAXES	(3,225)	(2,993)
Income Taxes		
Current (recovery)	6	(49)
Deferred (recovery)	(1,529)	(1,048)
Total	(1,523)	(1,097)
NET INCOME (LOSS) FOR THE YEAR	(1,702)	(1,896)

CANADA WEST INSURANCE COMPANY

CHANGE IN EARNED SURPLUS

	Current Year 1989 ($'000)	Prior Year 1988 ($'000)
Balance at beginning of year	1,849	4,197
Net income (loss) for the year	(1,702)	(1,896)
Decrease (increase) in Reserves Required	(1,647)	(452)
Net increase (decrease) in earned surplus during the year	(3,349)	(2,348)
Balance at end of year	(1,500)	1,849

FIRST CANADIAN INSURANCE CORPORATION

Head Office - Edmonton, Alberta

Incorporated - 1987
Commenced Business in Alberta - 1988
Licensed in the Provinces of Alberta, Saskatchewan and British Columbia

OFFICERS

Donald H. Wheaton - Chairman
Donald A. Wheaton - President
William G. Wheaton - Vice President
Robert W. Code - Chief Financial Officer and Secretary

DIRECTORS

Dennis M. Erker	Edmonton, Alberta	Donald A. Wheaton	Edmonton, Alberta
Jeff S. Kitar	Edmonton, Alberta	Donald H. Wheaton	Edmonton, Alberta
Stephen D. Laird	Edmonton, Alberta	William G. Wheaton	Regina, Saskatchewan

AUDITORS

Deloitte & Touche, Chartered Accountants, Edmonton, Alberta

DEPOSIT

With the Government of the Province of Alberta - $1,000,000

FIRST CANADIAN INSURANCE CORPORATION

STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 1989

BALANCE SHEET

Assets	Current Year 1989 ($'000)	(Restated) Prior Period 1988 ($'000)
Investments:		
Short term deposits	2,173	2,090
Bonds	938	-
Total Investments	3,111	2,090
Cash	144	28
Investment income due or accrued	195	10
Outstanding life insurance premiums and annuity considerations	72	14
Accident and sickness premiums due and unpaid after September 30th of current year	96	19
Prepaid Expenses	4	5
Other Receivables	24	-
Sub-total	3,646	2,166
Deferred Organizational Costs	48	77
TOTAL ASSETS	3,694	2,243
Liabilities and Equity (Deficit)		
Actuarial reserve for life insurance and annuity contracts in force	504	44
Aggregate reserve for accident and sickness insurance	892	80
Sub-total	1,396	124
Outstanding claims	109	4
Accounts payable and accrued expenses	105	43
Due to parent company	75	75
Deferred income tax	9	-
TOTAL LIABILITIES	1,694	246
Shareholders Equity		
Capital stock paid in	1,000	1,500
Contributed surplus	1,000	500
Surplus (deficit) in shareholders' fund	-	(3)
TOTAL EQUITY	2,000	1,997
TOTAL LIABILITIES AND EQUITY	3,694	2,243

FIRST CANADIAN INSURANCE CORPORATION

SUMMARY OF OPERATIONS

	Current Year 1989 ($'000)	Prior Period 1988 ($'000)
Premiums and annuity considerations	2,688	165
Net investment income	300	96
TOTAL INCOME	2,988	261
Claims incurred	138	-
Normal increase in actuarial reserve (excluding increase due to changes in valuation base)	460	44
Increase in aggregate reserve for accident and sickness insurance	812	83
Taxes, licenses and fees, excluding investment taxes and income tax	56	4
Commissions on insurance premiums and annuity considerations	1,232	67
General expenses (excluding investment expenses)	278	66
TOTAL EXPENSES	2,976	264
NET PROFIT (LOSS) BEFORE INCOME TAX	12	(3)
Income tax	9	-
NET PROFIT (LOSS)	3	(3)

SURPLUS (DEFICIT) ACCOUNT

Decreases		
Balance at beginning of year in Shareholder's Fund	(3)	-
Balance carried from summary of operations	3	(3)
Balance at end of year in Shareholders' Fund	-	(3)

MENNONITE MUTUAL RELIEF INSURANCE COMPANY LTD.

Head Office - Calgary, Alberta

Incorporated - 1960
Commenced Business in Alberta - 1961
Licensed in the Province of Alberta only

OFFICERS

Jacob Retzlaff - President and Chairman of the Board
David Dyck - Vice-President
Herb Klassen - Secretary-Treasurer

DIRECTORS

John Dick	Coaldale, Alberta	Herb Klassen	Calgary, Alberta
David Dyck	Linden, Alberta	Jacob Retzlaff	Calgary, Alberta
Arnold Enns	Coaldale, Alberta	David Schmidt	Tofield, Alberta
Lloyd Good	Oyen, Alberta	Norman Weber	Tofield, Alberta
Ed Janzen	Pincher Creek, Alta	John Wiebe	LaCrete, Alberta

AUDITORS

Loewen and Lewis, Chartered Accountants, Calgary, Alberta

DEPOSIT

With the Government of the Province of Alberta - $25,000

MENNONITE MUTUAL RELIEF INSURANCE COMPANY LTD.

STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 1989

BALANCE SHEET

Assets	Current Year 1989 ($'000)	(Restated) Prior Year 1988 ($'000)
Cash	40	186
Investment Income due and accrued	73	62
Term deposits expiring in one year or less	55	-
Investments:		
Term deposits expiring in more than one year	450	300
Bonds and debentures	1,720	1,289
Common shares	60	106
Other	14	17
Total Investments	2,244	1,712
Total Cash, Investment Income due and accrued, Term Deposits and Investments	2,412	1,960
Receivables:		
Amount due from other insurers	64	169
Fixed Assets less Depreciation	8	5
TOTAL ASSETS	2,484	2,134

MENNONITE MUTUAL RELIEF INSURANCE COMPANY LTD.

BALANCE SHEET

	Current Year 1989 ($'000)	(Restated) Prior Year 1988 ($'000)
Liabilities		
Payables:		
Expenses due and accrued	16	15
Income taxes due and accrued	27	-
Total Payables	43	15
Other Liabilities	10	-
TOTAL LIABILITIES	53	15
Capital, Surplus and Reserves		
Reserves Required	294	169
Earned surplus	2,137	1,950
TOTAL CAPITAL, SURPLUS AND RESERVES	2,431	2,119
TOTAL LIABILITIES, CAPITAL, SURPLUS AND RESERVES	2,484	2,134

MENNONITE MUTUAL RELIEF INSURANCE COMPANY LTD.

STATEMENT OF INCOME

	Current Year 1989 ($'000)	(Restated) Prior Year 1988 ($'000)
Underwriting Operations		
Premiums Written		
Direct	528	487
Reinsurance assumed	200	219
Reinsurance ceded	(338)	(353)
Net	390	353
Net claims and adjustment expenses incurred	181	224
Commissions	(70)	(54)
Taxes (excluding income and real estate taxes)	16	15
General expenses (applicable to insurance operations)	149	204
Total Claims and Expenses	276	389
UNDERWRITING INCOME (LOSS)	114	(36)
Investment Operations		
Investment income before unrealized/realized gain (loss) on disposal of investments	224	204
Unrealized gain (loss) on disposal of investments	15	(32)
Realized gain (loss) on disposal of investments	(14)	8
INVESTMENT INCOME	225	180
INCOME (LOSS) BEFORE INCOME TAXES	339	144
Income taxes - current	27	-
NET INCOME (LOSS) FOR THE YEAR	312	144
CHANGED IN EARNED SURPLUS		
Balance at beginning of year	1,950	1,975
Net income (loss) for the year	312	144
Decrease (increase) in Reserves Required	(125)	(169)
Net increase (decrease) in earned surplus during the year	187	(25)
Balance at end of year	2,137	1,950

PEACE HILLS GENERAL INSURANCE COMPANY

Head Office - Edmonton, Alberta

Incorporated - 1957
Commenced Business in Alberta - 1959
Licensed in the Province of Alberta only

OFFICERS

A. Louis - Chairman of the Board
W. L. Holt - President
V. Bruno - Vice President
D. Strashok - Vice President and Secretary
J. F. Morgan - Controller

DIRECTORS

R. C. Anthony	Edmonton, Alberta	W. L. Holt	Edmonton, Alberta
L. Bruno	Hobbema, Alberta	K. Johnson	Edmonton, Alberta
V. Bruno	Hobbema, Alberta	A. Louis	Hobbema, Alberta
R. Baptiste	Hobbema, Alberta	M. Nepoose	Hobbema, Alberta
F. Buffalo	Hobbema, Alberta	T. E. Sadd	Edmonton, Alberta
J. D. Coulter	Edmonton, Alberta	R. Samson	Hobbema, Alberta
J. Crier	Hobbema, Alberta		

AUDITORS

Woods & Company, Chartered Accountants, Edmonton, Alberta

DEPOSIT

With the Government of the Province of Alberta - $550,000

PEACE HILLS GENERAL INSURANCE COMPANY

STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 1989

BALANCE SHEET

Assets	Current Year 1989 ($'000)	Prior Year 1988 ($'000)
Cash	409	813
Investment Income due and accrued	233	177
Term deposits expiring in one year or less	5,959	4,793
Investments:		
Bonds and debentures	7,427	6,427
Common shares	998	724
Total Investments	8,425	7,151
Total Cash, Investment Income due and accrued, Term Deposits and Investments	15,026	12,934
Receivables:		
Amounts due from agents and brokers	2,372	1,958
Amounts due from other insurers	2,138	684
Installment premiums	1,095	584
Other receivables	26	10
Total Receivables	5,631	3,236
Prepaid Expenses	15	-
Fixed Assets less Depreciation	633	651
TOTAL ASSETS	21,305	16,821

PEACE HILLS GENERAL INSURANCE COMPANY

BALANCE SHEET

	Current Year 1989 ($'000)	(Restated) Prior Year 1988 ($'000)
Liabilities		
Overdrafts	205	567
Paybles:		
Amounts due to other insurers	241	198
Amounts due to agents and brokers	26	-
Expenses due and accrued	116	-
Other taxes due and accrued (excluding income and real estate taxes)	587	493
Total Payables	970	691
Other Liabilities:		
Unpaid claims and adjustment expenses	7,759	5,039
Unearned premiums	5,641	4,810
Other liabilities	188	315
Total Other Liabilities	13,588	10,164
TOTAL LIABILITIES	14,763	11,422
Capital, Surplus and Reserves		
Reserves Required	677	652
Capital stock issued and paid	460	460
Contributed surplus	9,738	8,138
Earned surplus (deficit)	(4,333)	(3,851)
Capital, Surplus, General and Contingency Reserves	5,865	4,747
TOTAL CAPITAL, SURPLUS AND RESERVES	6,542	5,399
TOTAL LIABILITIES, CAPITAL, SURPLUS AND RESERVES	21,305	16,821

PEACE HILLS GENERAL INSURANCE COMPANY

STATEMENT OF INCOME

	Current Year 1989 ($'000)	Prior Year 1988 ($'000)
Underwriting Operations		
Premiums Written		
Direct	19,552	16,060
Reinsurance ceded	(4,301)	(3,466)
Net	15,251	12,594
Decrease (increase) in unearned premiums	(830)	(1,623)
Net premiums earned	14,421	10,971
Net claims and adjustment expenses incurred	11,969	10,495
Commissions	1,945	1,787
Taxes (excluding income and real estate taxes)	500	440
General expenses (applicable to insurance operations)	1,871	1,969
Total Claims and Expenses	16,285	14,691
UNDERWRITING INCOME (LOSS)	(1,864)	(3,720)
Investment Operations		
Investment income before realized gain (loss) on disposal of investments	1,325	842
Realized gain (loss) on disposal of investments	82	14
INVESTMENT INCOME	1,407	856
NET INCOME (LOSS) FOR THE YEAR	(457)	(2,864)

CHANGE IN EARNED SURPLUS (DEFICIT)

	Current Year 1989 ($'000)	Prior Year 1988 ($'000)
Balance at beginning of year	(3,851)	(1,135)
Net income (loss) for the year	(457)	(2,864)
Decrease (increase) in Reserves Required	(25)	148
Net increase (decrease) in earned surplus during the year	(482)	(2,716)
Balance at end of year	(4,333)	(3,851)

ROCKY MOUNTAIN LIFE INSURANCE COMPANY

Head Office - Calgary, Alberta

Incorporated - 1965
Commenced Business in Alberta - 1966
Licensed in the Province of Alberta only

Deloitte & Touche Inc. is currently administering the operation of the company pursuant to Section 186 of the Insurance Act.

To ensure that persons insured under policies of insurance under which Paramount Life Insurance Company ("Paramount") is the insurer will receive all of the benefits to which they are entitled under the policies, the Alberta Crown, Paramount and Rocky Mountain Life Insurance Company ("Rocky") entered into an Asset Purchase and Insurance Policy Liability Assumption Agreement on April 14, 1986. Under this Agreement, the assets of Paramount were sold to Rocky and the liabilities of Paramount under the policies of insurance under which it is the insurer were assumed by Rocky. The closing date of the Agreement was May 30, 1986.

AUDITORS

Price Waterhouse, Chartered Accountants, Calgary, Alberta

ROCKY MOUNTAIN LIFE INSURANCE COMPANY

STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 1989

BALANCE SHEET

Assets	Current Year 1989 ($'000)	Prior Year 1988 ($'000)
Investments:		
Short term deposits	500	500
Mortgage loans	-	25
Real Estate, net of encumbrances	1,032	2,459
Policy loans	1,307	1,385
Total Investments	2,839	4,369
Investment income due or accrued	15	21
Outstanding life insurance premiums and annuity considerations	11	10
Miscellaneous accounts receivable	1	5
Due from segregated funds	78	285
Fixed assets	90	118
Petroleum and natural gas properties	118	350
Sub-total	3,152	5,158
Segregated funds	5,153	5,773
TOTAL ASSETS	8,305	10,931

ROCKY MOUNTAIN LIFE INSURANCE COMPANY

BALANCE SHEET

	Current Year 1989 ($'000)	Prior Year 1988 ($'000)
Liabilities and Equity (Deficit)		
Actuarial reserve for life insurance and annuity contracts in force	19,462	28,933
Amounts on deposit with the company, pertaining to insurance and annuity contracts including interest accumulations	1,044	1,128
Provision for dividends to policyholders (non-deferred) payable in the following year	15	16
Sub-total	20,521	30,077
Segregated funds	5,153	5,773
Sub-total	25,674	35,850
Outstanding claims under insurance and annuity contracts, including provisions for unreported claims	175	44
Insurance premiums and annuity considerations received in advance	3	10
Accounts payable and accrued expenses	89	136
Bank overdrafts and borrowed money	166	84
Outstanding premium balances due reinsurers	7	4
Due to the Province of Alberta	30,960	21,679
Interest account and segregated fund contributions included in premiums receivable	1	1
Miscellaneous liability	-	9
TOTAL LIABILITIES	57,075	57,817
Shareholders Equity (Deficit)		
Capital stock paid in	727	727
Surplus (deficit) in shareholders' fund	(49,497)	(47,613)
TOTAL EQUITY (DEFICIT)	(48,770)	(46,886)
TOTAL LIABILITIES AND EQUITY (DEFICIT)	8,305	10,931

ROCKY MOUNTAIN LIFE INSURANCE COMPANY

SUMMARY OF OPERATIONS

	Current Year 1989 ($'000)	Prior Year 1988 ($'000)
Premiums and annuity considerations	1,034	1,437
Net investment income	86	114
Net investment income, segregated fund	229	205
Management fees - segregated fund	90	105
Net withdrawal - segregated fund	(948)	(779)
Miscellaneous revenue	34	100
Realized gain (loss) segregated fund assets only	417	394
Unrealized gain (loss) segregated fund assets only	53	(85)
TOTAL INCOME	995	1,491
Claims incurred under insurance and annuity contracts, other than under settlement annuities	11,901	8,555
Normal increase in actuarial reserve (excluding increase due to changes in valuation base)	(9,471)	(5,158)
Increase (decrease) in segregated fund	(620)	(504)
Interest credited to amounts on deposit with the company	131	92
Interest on claims	1	9
Taxes, licenses and fees, excluding investment taxes and income tax	62	8
Commissions on insurance premiums and annuity considerations	17	32
General expenses (excluding investment expenses)	588	718
Miscellaneous expenses	(3)	2
TOTAL EXPENSES	2,606	3,754
Profits (losses) before gains or losses on investments, dividends to policyholders and income tax	(1,611)	(2,263)
Dividends to policyholders	188	187
Investible savings amounts	264	358
Extra deposits to segregated funds	4	13
NET PROFIT (LOSS)	(2,067)	(2,821)

ROCKY MOUNTAIN LIFE INSURANCE COMPANY

SURPLUS (DEFICIT) ACCOUNT

	Current Year 1989 ($'000)	Prior Year 1988 ($'000)
Balance at beginning of year in Shareholders' Fund	(47,613)	(45,886)
Increases		
Asset adjustment to market value	183	1,094
Decreases		
Balance carried from summary of operations	2,067	2,821
Net Increase (Decrease)	(1,884)	(1,727)
Balance at end of year in Shareholders' Fund	(49,497)	(47,613)

WESTERN UNION INSURANCE COMPANY

Head Office - Calgary, Alberta

Incorporated - 1940
Commenced Business in Alberta - 1940
Licensed in the Provinces of Alberta, Saskatchewan and British Columbia

OFFICERS

R. L. Jean - Chairman of the Board
D. E. Turner - President
D. A. Westfall - Secretary-Treasurer
L. P. Diebert - Vice President
D. Kirkham - Vice President
G. Fitzgerald - Assistant Vice President

DIRECTORS

A. J. Dixon	Calgary, Alberta	J. J. McCaig	Calgary, Alberta
R. L. Jean	Thornhill, Ontario	R. F. Phillips	Calgary, Alberta
G. F. Jonckheer	The Hague, Neth.	D. E. Turner	Calgary, Alberta
A. R. Kober	Keene, N.H., USA	J. H. Youngs	Keene, N.H., USA

AUDITORS

Peat Marwick Thorne, Chartered Accountants, Calgary, Alberta

DEPOSIT

With the Government of the Province of Alberta - $350,000

WESTERN UNION INSURANCE COMPANY

STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 1989

BALANCE SHEET

Assets	Current Year 1989 ($'000)	(Restated) Prior Year 1988 ($'000)
Cash	8,607	3,534
Investment Income due and accured	697	698
Term deposits expiring in one year or less	14,317	10,850
Investments:		
Bonds and debentures	41,941	30,131
Preferred shares	7,216	18,817
Common shares	915	1,672
Real Estate	5,721	5,594
Total Investments	55,793	56,214
Total Cash, Investment Income due and accrued, Term Deposits and Investments	79,414	71,296
Receivables:		
Amounts due from agents and brokers	8,161	6,949
Amounts due from other insurers	91	117
Refundable deposits	5	5
Income taxes recoverable	472	2,395
Reinsurance recoveries on claims paid during year	1,498	2,029
Facility Association - balance of retained funds	3,252	2,969
Total Receivables	13,479	14,464
Deferred Income Taxes	3,493	-
TOTAL ASSETS	96,386	85,760

WESTERN UNION INSURANCE COMPANY

BALANCE SHEET

	Current Year 1989 ($'000)	(Restated) Prior Year 1988 ($'000)
Liabilities		
Payables:		
Amounts due to other insurers	778	668
Expenses due and accrued	445	1,074
Other taxes due and accrued (excluding income and real estate taxes)	1,938	1,719
Other payables - Building, operating costs	18	54
- Rent deposits	3	4
Total Payables	3,182	3,519
Other Liabilities:		
Unpaid claims and adjustment expenses	51,507	43,652
Encumbrances on investment real estate	292	392
Unearned premiums	21,376	18,277
Total Other Liabilities	73,175	62,321
TOTAL LIABILITIES	76,357	65,840
Capital, Surplus and Reserves		
Reserves Required	3,566	17
Capital stock issued and paid	100	100
Contributed surplus	6,700	4,000
Earned surplus	9,663	15,803
Capital, Surplus, General and Contingency Reserves	16,463	19,903
TOTAL CAPITAL, SURPLUS AND RESERVES	20,029	19,920
TOTAL LIABILITIES, CAPITAL, SURPLUS AND RESERVES	96,386	85,760

WESTERN UNION INSURANCE COMPANY

STATEMENT OF INCOME

	Current Year 1989 ($'000)	(Restated) Prior Year 1988 ($'000)
Underwriting Operations		
Premiums Written		
Direct	69,470	60,893
Reinsurance ceded	(7,330)	(7,178)
Net	62,140	53,715
Decrease (increase) in unearned premiums	(3,099)	(1,151)
Net premiums earned	59,041	52,564
Net claims and adjustment expenses incurred	54,873	43,941
Commissions	9,266	8,211
Taxes (excluding income and real estate taxes)	1,977	1,783
General expenses (applicable to insurance operations)	6,986	8,031
Total Claims and Expenses	73,102	61,966
UNDERWRITING INCOME (LOSS)	(14,061)	(9,402)
Investment Operations		
Investment income before unrealized/realized gain (loss) on disposal of investments	6,942	5,592
Unrealized gain (loss) on disposal investments	(62)	(681)
Realized gain (loss) on disposal of investments	182	(1,568)
INVESTMENT INCOME	7,062	3,343
INCOME (LOSS) BEFORE INCOME TAXES	(6,999)	(6,059)
Income Taxes		
Current (recovery)	(2,242)	-
Deferred (recovery)	(2,166)	(2,250)
Total	(4,408)	(2,250)
NET INCOME (LOSS) FOR THE YEAR	(2,591)	(3,809)

WESTERN UNION INSURANCE COMPANY

CHANGE IN EARNED SURPLUS

	Current Year 1989 ($'000)	Prior Year 1988 ($'000)
Balance at beginning of year	15,803	15,672
Prior period adjustments	-	88
Adjusted balance at beginning of year	15,803	15,760
Less income (loss) for the year	(2,591)	(3,809)
Decreases (increase) Reserves Required	(3,549)	3,852
Net increase (decrease) in earned surplus during the year	(6,140)	43
Balance at end of year	9,663	15,803

Abstract of the Returns of Companies Transacting

LIFE INSURANCE- DIRECT PREMIUMS WRITTEN

in The Province of Alberta - 1989

Name of Company	Insurance Premiums			Consideration for Annuities			Grand Total $'000
	Ordinary $'000	Group $'000	Total $'000	Ordinary $'000	Group $'000	Total $'000	
Abbey Life Insurance Company Of Canada	925	1,072	1,997	13	-	13	2,010
Aetna Life Insurance Company	8	240	248	-	-	-	248
Aetna Life Insurance Company Of Canada	8,973	6,743	15,716	17,214	4,317	21,531	37,247
Alexander Hamilton Life Insurance Company Of America	-	498	498	-	-	-	498
Allstate Life Insurance Company	2	-	2	-	-	-	2
Allstate Life Insurance Company Of Canada	1,895	265	2,160	1,739	238	1,977	4,137
American Bankers Life Assurance Company Of Florida	-	627	627	-	-	-	627
American Life Insurance Company	1,416	686	2,102	2,068	-	2,068	4,170
Balboa Life Insurance Company	-	655	655	-	-	-	655
Blue Cross Life Insurance Company Of Canada	7	786	793	-	-	-	793
The Canada Life Assurance Company	17,569	18,558	36,127	30,696	8,936	39,632	75,759
Chrysler Life Insurance Company Of Canada	-	46	46	-	-	-	46
The Citadel Life Assurance Company	1,451	1,145	2,596	1,672	390	2,062	4,658
Co-operators Life Insurance Company	8,473	1,341	9,814	3,650	1,247	4,897	14,711
College Retirement Equities Fund	-	-	-	6	-	6	6
Colonia Life Insurance Company	2,437	-	2,437	132	-	132	2,569
Combined Insurance Company Of America	8	3	11	-	-	-	11
Commercial Union Life Assurance Company Of Canada	3,133	385	3,518	1,286	-	1,286	4,804
Confederation Life Insurance Company	2,902	13,548	16,450	1,919	19,580	21,499	37,949
Connecticut General Life Insurance Company	2	123	125	-	-	-	125
Cooperants Mutual Life Insurance Company	12	25	37	-	-	-	37
The Credit Life Insurance Company	-	4,446	4,446	-	-	-	4,446
Crown Life Insurance Company	3,855	1,622	5,477	471	3,048	3,519	8,996
Cumis Life Insurance Company	389	3,005	3,394	10	1,065	1,083	4,477
Cuna Mutual Insurance Society	78	-	78	3	-	3	81
Desjardins Mutual Life Assurance Company	43	233	276	35	95	130	406
The Empire Life Insurance Company	3,712	210	3,922	10,785	309	11,094	15,016
The Equitable Life Assurance Society Of The United States	4	408	412	-	1,359	1,359	1,771
The Equitable Life Insurance Company Of Canada	4,136	1,101	5,237	13,608	1,487	15,095	20,332
Federated Life Insurance Company Of Canada	1,093	259	1,352	418	-	418	1,770
Financial Life Assurance Company Of Canada	4,495	-	4,495	2	-	2	4,497
First Canadian Insurance Corporation	-	573	573	-	-	-	573
Ford Life Insurance Company	-	107	107	-	-	-	107
General American Life Insurance Company	-	28	28	-	-	-	28
Gerling Global Life Insurance Company	2,183	-	2,183	1	-	1	2,184
Glacier National Life Assurance Company	1,103	-	1,103	-	-	-	1,103
Globe Life Insurance Company	77	-	77	-	-	-	77
The Great West Life Assurance Company	19,719	24,023	43,742	45,596	61,276	106,872	150,614
The Imperial Life Assurance Company Of Canada	6,824	1,049	7,873	18,479	(12)	18,467	26,340
Industrial Alliance Life Insurance Company	92	77	169	69	9	78	247

Abstract of the Returns of Companies Transacting

LIFE INSURANCE- DIRECT PREMIUMS WRITTEN

in The Province of Alberta - 1989

Name of Company	Insurance Premiums			Consideration for Annuities			Grand Total $'000
	Ordinary $'000	Group $'000	Total $'000	Ordinary $'000	Group $'000	Total $'000	
John Hancock Mutual Insurance Company	8	38	46	5	10	15	61
Laurentian Life Insurance Company Inc.	40	661	701	1	-	1	702
Laurentian Life Insurance Company Of Canada	504	-	504	-	-	-	504
Laurier Life Insurance Company	1,714	29	1,743	-	-	-	1,743
Liberty Life Assurance Company Of Boston	45	-	45	-	-	-	45
London Life Insurance Company	58,529	5,174	63,703	37,688	13,366	51,054	114,757
Maccabees Life Insurance Company	2	-	2	-	-	-	2
The Manufacturers Life Insurance Company	30,677	2,502	33,179	82,751	10,771	93,522	126,701
The Maritime Life Assurance Company	10,106	3,430	13,536	15,903	442	16,345	29,881
Massachusetts Indemnity And Life Insurance Company	1,707	-	1,707	1	-	1	1,708
Massachusetts Mutual Life Insurance Company	1	4	5	-	1	1	6
Metropolitan Life Insurance Company	10,738	7,347	18,085	6,638	1,525	8,163	26,248
Metropolitan Life Insurance Company Of Canada	2,865	-	2,865	377	-	377	3,242
MIC Life Insurance Corporation	-	505	505	-	-	-	505
The Minnesota Mutual Life Insurance Company	1	2	3	-	-	-	3
The Mutual Life Assurance Company Of Canada	29,632	7,180	36,812	58,625	23,985	82,610	119,422
The Mutual Life Insurance Company Of New York	140	3	143	1	-	1	144
Mutual Of Omaha Insurance Company	1,504	251	1,755	5	17	22	1,777
National Fidelity Life Insurance Company	25	-	25	-	-	-	25
The National Life Assurance Company Of Canada	18,820	2,029	20,849	3,893	8,893	12,786	33,635
New York Life Insurance Company	16,618	152	16,770	7	-	7	16,777
New York Life Insurance Company Of Canada	3,023	78	3,101	9,676	-	9,676	12,777
NN Life Insurance Company Of Canada	4,687	1	4,688	9,150	-	9,150	13,838
North American Life And Casualty Company	92	16	108	-	-	-	108
North American Life Assurance Company	17,641	4,901	22,542	14,049	3,220	17,269	39,811
The North West Life Assurance Company Of Canada	1,761	82	1,843	2,398	-	2,398	4,241
Norwich Union Life Insurance Society	903	1	904	904	147	1,051	1,955
Old Republic Life Insurance Company	-	29	29	-	-	-	29
Paul Revere Life Insurance Company	1,049	149	1,198	623	4	627	1,825
Pennsylvania Life Insurance Company	2,093	36	2,129	242	5	247	2,376
Pierce National Life Insurance Company	1,105	-	1,105	26	-	26	1,131
Pioneer Life Assurance Company	3,519	218	3,737	1,881	-	1,881	5,618
Provident Life And Accident Insurance Company	1	87	88	-	-	-	88
The Prudential Assurance Company Limited	8,018	3,254	11,272	11,273	1,631	12,904	24,176
The Prudential Insurance Company Of America	9,658	7,333	16,991	10,228	90	10,318	27,309
The Prudential Life Assurance Company Of England (Canada)	350	880	1,230	11,047	14,343	25,390	26,620
Reliable Life Insurance Company	253	752	1,005	-	-	-	1,005
Rocky Mountain Life Insurance Company	883	-	883	210	-	210	1,093
Royal Life Insurance Company Of Canada	1,175	48	1,223	7,750	-	7,750	8,973
The Safeguard Life Assurance Company	10	-	10	-	-	-	10

Abstract of the Returns of Companies Transacting

LIFE INSURANCE- DIRECT PREMIUMS WRITTEN

in The Province of Alberta - 1989

Name of Company	Insurance Premiums			Consideration for Annuities			Grand Total $'000
	Ordinary $'000	Group $'000	Total $'000	Ordinary $'000	Group $'000	Total $'000	
Seaboard Life Insurance Company	5,153	5,817	10,970	18,222	-	18,222	29,192
The Standard Life Assurance Company	3,283	316	3,599	21,509	32,316	53,825	57,424
State Farm Life Insurance Company	1,281	19	1,300	1,118	-	1,118	2,418
Sun Alliance And London Assurance Company (Canada)	666	-	666	21	-	21	687
Sun Alliance And London Assurance Company Limited	269	3	272	-	-	-	272
Sun Life Assurance Company Of Canada	33,341	17,799	51,140	35,818	53,146	88,964	140,104
Teachers Insurance And Annuity Association Of America	12	-	12	163	-	163	175
The Sovereign Life Insurance Company Of Canada	4,273	-	4,273	4,830	193	5,023	9,296
Toronto Mutual Life Insurance Company	609	-	609	5	-	5	614
Transamerica Life Insurance Company Of Canada	6,818	-	6,818	7,216	81	7,297	14,115
Transamerica Occidental Life Insurance Company	3,440	30	3,470	-	-	-	3,470
The Travelers Insurance Company	-	108	108	-	-	-	108
United American Insurance Company	2	-	2	-	-	-	2
UNUM Life Insurance Company	2	-	2	-	-	-	2
Wawanesa Mutual Life Insurance Company	1,546	377	1,923	3,122	-	3,122	5,045
Westbury Canadian Life Insurance Company	1,595	1,318	2,913	3	-	3	2,916
The Western Life Assurance Company	436	-	436	1	-	1	437
Zurich Life & Health Insurance Company Of Canada	-	1,836	1,836	-	-	-	1,836
Zurich Life Insurance Company Of Canada	8,835	342	9,177	189	369	558	9,735
TOTAL	408,474	159,024	567,498	527,449	267,899	795,348	1,362,846

Abstract of the Returns of Companies Transacting

LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS

in The Province of Alberta - 1989

Name of Company		Death Claims $'000	Disability Claims $'000	Matured Endowments $'000	Annuity Payments $'000	Surrender Values $'000	Dividends $'000	GRAND TOTAL $'000
Abbey Life Insurance Company Of Canada	INSURANCE	268	-	-	-	9	2	279
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	268	-	-	-	9	2	279
Aetna Life Insurance Company	INSURANCE	248	-	-	-	33	(354)	(73)
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	248	-	-	-	33	(354)	(73)
Aetna Life Insurance Company Of Canada	INSURANCE	6,603	180	43	-	1,362	1,005	9,193
	ANNUITY	475	-	170	4,266	19,271	2	24,184
	TOTAL	7,078	180	213	4,266	20,633	1,007	33,377
Alexander Hamilton Life Insurance Company Of America	INSURANCE	120	-	-	-	-	-	120
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	120	-	-	-	-	-	120
Allstate Life Insurance Company	INSURANCE	-	-	-	-	2	-	2
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	2	-	2
Allstate Life Insurance Company Of Canada	INSURANCE	414	(1)	2	-	161	-	576
	ANNUITY	-	-	-	237	1,049	-	1,286
	TOTAL	414	(1)	2	237	1,210	-	1,862
American Life Insurance Company	INSURANCE	-	-	-	-	-	-	-
	ANNUITY	-	-	-	226	-	-	226
	TOTAL	-	-	-	226	-	-	226
Balboa Life Insurance Company	INSURANCE	114	-	-	-	-	-	114
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	114	-	-	-	-	-	114
Blue Cross Life Insurance Company Of Canada	INSURANCE	151	-	-	-	-	-	151
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	151	-	-	-	-	-	151
The Canada Life Assurance Company	INSURANCE	11,196	19	153	-	3,701	6,201	21,270
	ANNUITY	662	-	-	13,132	17,668	14	31,476
	TOTAL	11,858	19	153	13,132	21,369	6,215	52,746
Chrysler Life Insurance Company Of Canada	INSURANCE	13	-	-	-	-	-	13
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	13	-	-	-	-	-	13
The Citadel Life Assurance Company	INSURANCE	953	-	12	-	349	66	1,380
	ANNUITY	13	-	-	317	1,537	14	1,881
	TOTAL	966	-	12	317	1,886	80	3,261
Co-operators Life Insurance Company	INSURANCE	2,500	-	59	-	875	1,477	4,911
	ANNUITY	121	-	-	1,073	1,556	18	2,768
	TOTAL	2,621	-	59	1,073	2,431	1,495	7,679
College Retirement Equities Fund	INSURANCE	-	-	-	-	-	-	-
	ANNUITY	19	132	-	410	-	-	561
	TOTAL	19	132	-	410	-	-	561
Colonia Life Insurance Company	INSURANCE	567	-	-	-	20	216	803
	ANNUITY	10	-	-	96	98	-	204
	TOTAL	577	-	-	96	118	216	1,007
Combined Insurance Company Of America	INSURANCE	12	-	-	-	6	-	18
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	12	-	-	-	6	-	18
Commercial Union Life Assurance Company Of Canada	INSURANCE	1,263	-	47	-	516	209	2,035
	ANNUITY	-	-	33	64	852	5	954
	TOTAL	1,263	-	80	64	1,368	214	2,989

Abstract of the Returns of Companies Transacting

LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS

in The Province of Alberta - 1989

Name of Company		Death Claims $'000	Disability Claims $'000	Matured Endowment $'000	Annuity Payments $'000	Surrender Values $'000	Dividends $'000	GRAND TOTAL $'000
Confederation Life Insurance Company	INSURANCE	9,679	32	249	-	872	1,560	12,392
	ANNUITY	53	-	-	4,897	11,478	28	16,456
	TOTAL	9,732	32	249	4,897	12,350	1,588	28,848
Connecticut General Life Insurance Company	INSURANCE	18	-	1	-	-	-	19
	ANNUITY	-	-	-	5	-	-	5
	TOTAL	18	-	1	5	-	-	24
Continental Assurance Company	INSURANCE	-	-	-	-	-	-	-
	ANNUITY	-	-	-	1	-	-	1
	TOTAL	-	-	-	1	-	-	1
The Credit Life Insurance Company	INSURANCE	440	-	-	-	-	-	440
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	440	-	-	-	-	-	440
Crown Life Insurance Company	INSURANCE	1,513	1	119	-	1,063	1,006	3,702
	ANNUITY	160	-	-	3,879	1,513	16	5,568
	TOTAL	1,673	1	119	3,879	2,576	1,022	9,270
Cuna Life Insurance Company	INSURANCE	953	23	-	-	24	85	1,085
	ANNUITY	-	-	-	100	1,477	2	1,579
	TOTAL	953	23	-	100	1,501	87	2,664
Cuna Mutual Insurance Society	INSURANCE	6	-	-	-	23	28	57
	ANNUITY	-	-	-	4	-	1	5
	TOTAL	6	-	-	4	23	29	62
Desjardins Mutual Life Assurance Company	INSURANCE	20	-	-	-	8	5	33
	ANNUITY	-	-	-	-	14	-	14
	TOTAL	20	-	-	-	22	5	47
The Empire Life Insurance Company	INSURANCE	618	2	88	-	1,232	413	2,353
	ANNUITY	49	-	-	1,463	4,430	16	5,958
	TOTAL	667	2	88	1,463	5,662	429	8,311
The Equitable Life Assurance Society Of The United States	INSURANCE	313	-	-	-	-	42	355
	ANNUITY	-	-	-	31	-	-	31
	TOTAL	313	-	-	31	-	42	386
The Equitable Life Insurance Company Of Canada	INSURANCE	784	1	6	-	630	876	2,297
	ANNUITY	116	-	-	1,831	6,886	9	8,842
	TOTAL	900	1	6	1,831	7,516	885	11,139
Federated Life Insurance Company Of Canada	INSURANCE	263	-	-	8	202	-	473
	ANNUITY	-	-	-	35	375	-	410
	TOTAL	263	-	-	43	577	-	883
Financial Life Assurance Company Of Canada	INSURANCE	2,232	(10)	(4)	-	448	23	2,689
	ANNUITY	-	-	-	3	81	-	84
	TOTAL	2,232	(10)	(4)	3	529	23	2,773
Ford Life Insurance Company	INSURANCE	19	-	-	-	-	-	19
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	19	-	-	-	-	-	19
General American Life Insurance Company	INSURANCE	12	-	-	-	-	-	12
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	12	-	-	-	-	-	12
Gerling Global Life Insurance Company	INSURANCE	379	-	-	-	3	-	382
	ANNUITY	-	-	-	-	1	-	1
	TOTAL	379	-	-	-	4	-	383
Glacier National Life Assurance Company	INSURANCE	135	-	6	-	17	1	159
	ANNUITY	-	-	-	4	-	-	4
	TOTAL	135	-	6	4	17	1	163

Abstract of the Returns of Companies Transacting

LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS

in The Province of Alberta - 1989

Name of Company		Death Claims $'000	Disability Claims $'000	Matured Endowment $'000	Annuity Payments $'000	Surrender Values $'000	Dividends $'000	GRAND TOTAL $'000
Globe Life Insurance Company	INSURANCE	16	-	-	-	55	-	71
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	16	-	-	-	55	-	71
The Great West Life Assurance Company	INSURANCE	17,829	24	313		3,843	5,321	27,330
	ANNUITY	1,715	-	-	19,306	23,973	155	45,149
	TOTAL	19,544	24	313	19,306	27,816	5,476	72,479
The Imperial Life Assurance Company Of Canada	INSURANCE	1,504	1	230	-	1,707	1,653	5,095
	ANNUITY	585	-	286	-	5,943	1,932	8,746
	TOTAL	2,089	1	516	-	7,650	3,585	13,841
Industrial Alliance Life Insurance Company	INSURANCE	126	-	-	-	-	-	126
	ANNUITY	1,480	-	-	-	-	-	1,480
	TOTAL	1,606	-	-	-	-	-	1,606
John Alden Life Insurance Company	INSURANCE	7	-	-	-	-	-	7
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	7	-	-	-	-	-	7
John Hancock Mutual Insurance Company	INSURANCE	10	5	-	-	1	3	19
	ANNUITY	-	-	-	8	-	8	16
	TOTAL	10	5	-	8	1	11	35
Laurentian Life Insurance Company Inc.	INSURANCE	91	-	-	-	-	-	91
	ANNUITY	21	-	-	-	-	-	21
	TOTAL	112	-	-	-	-	-	112
Laurentian Life Insurance Company Of Canada	INSURANCE	81	-	-	-	24	-	105
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	81	-	-	-	24	-	105
Laurier Life Insurance Company	INSURANCE		-	-	-	97	3	100
	ANNUITY	4,531	-	-	-	5	-	4,536
	TOTAL	4,531	-	-	-	102	3	4,636
Liberty Life Assurance Company Of Boston	INSURANCE	-	-	-	-	-	5	5
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	5	5
London Life Insurance Company	INSURANCE	9,936	257	637		11,296	19,829	41,955
	ANNUITY	1,250	-	-	8,745	26,110	553	36,658
	TOTAL	11,186	257	637	8,745	37,406	20,382	78,613
Maccabees Life Insurance Company	INSURANCE	6	-	8	-	-	2	16
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	6	-	8	-	-	2	16
The Manufacturers Life Insurance Company	INSURANCE	6,627	19	408		9,316	4,044	20,414
	ANNUITY	2,270	-	-	3,508	39,538	297	45,613
	TOTAL	8,897	19	408	3,508	48,854	4,341	66,027
The Maritime Life Assurance Company	INSURANCE	3,789	-	2		1,495	2,010	7,296
	ANNUITY	92	-	-	2,850	8,047	-	10,989
	TOTAL	3,881	-	2	2,850	9,542	2,010	18,285
Massachusetts Indemnity And Life Insurance Company	INSURANCE	200	-	-	-	-	-	200
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	200	-	-	-	-	-	200
Massachusetts Mutual Life Insurance Company	INSURANCE	-	-	-		-	1	1
	ANNUITY	-	-	-	46	-	-	46
	TOTAL	-	-	-	46	-	1	47
Metropolitan Life Insurance Company	INSURANCE	6,277	444	493		3,198	4,565	14,977
	ANNUITY	300	-	-	2,708	13,054	22	16,084
	TOTAL	6,577	444	493	2,708	16,252	4,587	31,061

Abstract of the Returns of Companies Transacting

LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS

in The Province of Alberta - 1989

Name of Company		Death Claims $'000	Disability Claims $'000	Matured Endowment $'000	Annuity Payments $'000	Surrender Values $'000	Dividends $'000	GRAND TOTAL $'000
Metropolitan Life Insurance Company Of Canada	INSURANCE	18	-	-	-	24	-	42
	ANNUITY	-	-	-	-	196	-	196
	TOTAL	18	-	-	-	220	-	238
MIC Life Insurance Corporation	INSURANCE	558	-	-	-	-	-	558
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	558	-	-	-	-	-	558
The Minnesota Mutual Life Insurance Company	INSURANCE	16	-	-	-	-	1	17
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	16	-	-	-	-	1	17
The Mutual Life Assurance Company Of Canada	INSURANCE	7,380	151	133		4,514	15,169	27,347
	ANNUITY	1,311	-	-	19,754	38,530	16	59,611
	TOTAL	8,691	151	133	19,754	43,044	15,185	86,958
The Mutual Life Insurance Company Of New York	INSURANCE	46	-	5	-	283	167	501
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	46	-	5	-	283	167	501
Mutual Of Omaha Insurance Company	INSURANCE	136	-	3		183	130	452
	ANNUITY	-	-	-	8	-	4	12
	TOTAL	136	-	3	8	183	134	464
National Fidelity Life Insurance Company	INSURANCE	-	-	-	-	-	2	2
	ANNUITY	-	-	-	1	-	-	1
	TOTAL	-	-	-	1	-	2	3
The National Life Assurance Company Of Canada	INSURANCE	2,191	31	31		2,723	1,079	6,055
	ANNUITY	290	(1)	-	2,029	10,320	3,893	16,531
	TOTAL	2,481	30	31	2,029	13,043	4,972	22,586
New York Life Insurance Company	INSURANCE	3,717	82	71		4,747	5,265	13,882
	ANNUITY	-	-	-	838	-	24	862
	TOTAL	3,717	82	71	838	4,747	5,289	14,744
New York Life Insurance Company Of Canada	INSURANCE	6	-	-		114	-	120
	ANNUITY	291	-	-	755	1,580	-	2,626
	TOTAL	297	-	-	755	1,694	-	2,746
NN Life Insurance Company Of Canada	INSURANCE	1,195	-	29	11	470	53	1,758
	ANNUITY	41	-	234	1,227	4,908	2	6,412
	TOTAL	1,236	-	263	1,238	5,378	55	8,170
North American Life And Casualty Company	INSURANCE	266	-	16		175	-	457
	ANNUITY	-	-	-	2	-	-	2
	TOTAL	266	-	16	2	175	-	459
North American Life Assurance Company	INSURANCE	4,153	39	313		5,321	3,839	13,665
	ANNUITY	661	-	-	7,669	13,183	31	21,544
	TOTAL	4,814	39	313	7,669	18,504	3,870	35,209
The North West Life Assurance Company Of Canada	INSURANCE	13	62	-		523	55	653
	ANNUITY	65	-	-	574	1,121	1	1,761
	TOTAL	78	62	-	574	1,644	56	2,414
Norwich Union Life Insurance Society	INSURANCE	219	-	3		216	133	571
	ANNUITY	14	-	-	175	329	32	550
	TOTAL	233	-	3	175	545	165	1,121
Paul Revere Life Insurance Company	INSURANCE	165	-	3		345	-	513
	ANNUITY	-	-	-	22	1,517	-	1,539
	TOTAL	165	-	3	22	1,862	-	2,052
Pennsylvania Life Insurance Company	INSURANCE	286	-	-	-	197	17	500
	ANNUITY	-	-	-	-	39	-	39
	TOTAL	286	-	-	-	236	17	539

Abstract of the Returns of Companies Transacting

LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS

in The Province of Alberta - 1989

Name of Company		Death Claims $'000	Disability Claims $'000	Matured Endowment $'000	Annuity Payments $'000	Surrender Values $'000	Dividends $'000	GRAND TOTAL $'000
Pierce National Life Insurance Company	INSURANCE	81	-	1	-	20	-	102
	ANNUITY	-	-	-	4	-	-	4
	TOTAL	81	-	1	4	20	-	106
Pioneer Life Assurance Company	INSURANCE	409	8	148	-	325	121	1,011
	ANNUITY	10	-	-	-	479	-	489
	TOTAL	419	8	148	-	804	121	1,500
Provident Life And Accident Insurance Company	INSURANCE	246	-	-	-	-	-	246
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	246	-	-	-	-	-	246
The Prudential Assurance Company Limited	INSURANCE	3,557	-	46		1,327	2,942	7,872
	ANNUITY	101	-	-	3,236	9,145	49	12,531
	TOTAL	3,658	-	46	3,236	10,472	2,991	20,403
The Prudential Insurance Company Of America	INSURANCE	6,694	(6)	279		1,914	5,214	14,095
	ANNUITY	124	-	-	700	4,024	323	5,171
	TOTAL	6,818	(6)	279	700	5,938	5,537	19,266
The Prudential Life Assurance Company Of England (Canada)	INSURANCE	375	-	-			-	375
	ANNUITY	184	-	-	4,802	4,392	-	9,378
	TOTAL	559	-	-	4,802	4,392	-	9,753
Reliable Life Insurance Company	INSURANCE	540	13	-	-	-	-	553
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	540	13	-	-	-	-	553
Rocky Mountain Life Insurance Company	INSURANCE	427	5	3	347	1,123	134	2,039
	ANNUITY	21	-	-	241	8,046	54	8,362
	TOTAL	448	5	3	588	9,169	188	10,401
Royal Life Insurance Company Of Canada	INSURANCE		-	2		151	262	415
	ANNUITY	54	-	-	104	377	6	541
	TOTAL	54	-	2	104	528	268	956
Seaboard Life Insurance Company	INSURANCE	2,330	-	34		897	159	3,420
	ANNUITY	509	-	165	3,423	5,526	3	9,626
	TOTAL	2,839	-	199	3,423	6,423	162	13,046
The Standard Life Assurance Company	INSURANCE	174	-	32		594	1,248	2,048
	ANNUITY	334	-	-	18,259	27,235	40	45,868
	TOTAL	508	-	32	18,259	27,829	1,288	47,916
State Farm Life Insurance Company	INSURANCE	253	-	2		156	488	899
	ANNUITY	31	-	-	34	334	97	496
	TOTAL	284	-	2	34	490	585	1,395
Sun Alliance And London Assurance Company (Canada)	INSURANCE	230	-	5	-	95	4	334
	ANNUITY	-	-	-	-	410	-	410
	TOTAL	230	-	5	-	505	4	744
Sun Alliance And London Assurance Company Limited	INSURANCE	28	-	-	-	110	47	185
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	28	-	-	-	110	47	185
Sun Life Assurance Company Of Canada	INSURANCE	17,510	60	752		4,867	12,779	35,968
	ANNUITY	760	-	-	22,409	33,795	108	57,072
	TOTAL	18,270	60	752	22,409	38,662	12,887	93,040
Teachers Insurance And Annuity Association Of America	INSURANCE		-	-		-	3	3
	ANNUITY	8,135	-	-	222	-	550	8,907
	TOTAL	8,135	-	-	222	-	555	8,912
The Sovereign Life Insurance Company Of Canada	INSURANCE	828	-	119		1,293	230	2,470
	ANNUITY	152	-	-	439	4,432	2	5,025
	TOTAL	980	-	119	439	5,725	232	7,495

Abstract of the Returns of Companies Transacting

LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS

in The Province of Alberta - 1989

Name of Company		Death Claims $'000	Disability Claims $'000	Matured Endowment $'000	Annuity Payments $'000	Surrender Values $'000	Dividends $'000	GRAND TOTAL $'000
Toronto Mutual Life Insurance Company	INSURANCE	83	-	44		138	151	416
	ANNUITY	21	-	-	8	-	3	32
	TOTAL	104	-	44	8	138	154	448
Transamerica Life Insurance Company Of Canada	INSURANCE	1,998	-	-		154	5	2,157
	ANNUITY	4	-	-	344	3,273	-	3,621
	TOTAL	2,002	-	-	344	3,427	5	5,778
Transamerica Occidental Life Insurance Company	INSURANCE	652	2	2		274	4	934
	ANNUITY	-	-	-	12	78	-	90
	TOTAL	652	2	2	12	352	4	1,024
The Travelers Insurance Company	INSURANCE	(4)	-	-		-	-	(4)
	ANNUITY	-	-	-	118	-	-	118
	TOTAL	(4)	-	-	118	-	-	114
UNUM Life Insurance Company	INSURANCE	-	-	-	-	-	1	1
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	1	1
Wawanesa Mutual Life Insurance Company	INSURANCE	489	-	-		202	145	836
	ANNUITY	47	-	-	361	2,169	949	3,526
	TOTAL	536	-	-	361	2,371	1,094	4,362
Westbury Canadian Life Insurance Company	INSURANCE	171	-	-		1	520	692
	ANNUITY	-	-	-	18	-	-	18
	TOTAL	171	-	-	18	1	520	710
The Western Life Assurance Company	INSURANCE	30	-	-		113	44	187
	ANNUITY	-	-	-	4	-	-	4
	TOTAL	30	-	-	4	113	44	191
Zurich Life & Health Insurance Company Of Canada	INSURANCE	1,021	-	-		-	-	1,021
	ANNUITY	-	-	-	317	-	-	317
	TOTAL	1,021	-	-	317	-	-	1,338
Zurich Life Insurance Company Of Canada	INSURANCE	1,353	-	(182)		1,002	105	2,278
	ANNUITY	-	-	-	721	686	11	1,418
	TOTAL	1,353	-	(182)	721	1,688	116	3,696
	INSURANCE	148,145	1,444	4,766	366	77,179	100,815	332,715
	ANNUITY	27,082	131	868	158,075	361,080	9,290	556,546
	TOTAL	175,227	1,575	5,634	158,441	438,259	110,105	889,261

Abstract of the Returns of Companies Transacting

LIFE INSURANCE- EXHIBIT OF CERTIFICATES (DIRECT)

in The Province of Alberta - 1989

Name of Company		Gross in Force At end of 1988	New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 1989	Net in Force At Year End
		Amount $'000	No.	Amount $'000	No.	Amount $'000	Amount $'000	Amount $'000
Abbey Life Insurance Company Of Canada	ORDINARY	162,378	20	3,486	87	15,832	150,033	28,705
	GROUP	67,678	-	178,866	-	168	346,375	103,742
	TOTAL	230,056	20	182,352	87	16,000	496,408	132,447
Aetna Life Insurance Company	ORDINARY	541	-	-	5	156	386	386
	GROUP	66,391	-	447,900	-	15,399	498,892	50,992
	TOTAL	66,932	-	447,900	5	15,555	499,278	51,378
Aetna Life Insurance Company Of Canada	ORDINARY	1,444,473	1,252	207,215	1,728	167,362	1,484,306	1,314,377
	GROUP	1,625,106	97	514,134	61	318,267	2,194,628	1,744,445
	TOTAL	3,069,579	1,349	721,349	1,789	485,629	3,678,934	3,058,822
Alexander Hamilton Life Insurance Company Of America	ORDINARY	-	-	-	-	-	-	-
	GROUP	47,944	2,778	13,104	6,188	705	60,343	60,343
	TOTAL	47,944	2,778	13,104	6,188	705	60,343	60,343
Allstate Life Insurance Company	ORDINARY	192	-	-	39	192	-	51,718
	GROUP	-	-	-	-	-	-	-
	TOTAL	192	-	-	39	192	-	51,718
Allstate Life Insurance Company Of Canada	ORDINARY	331,587	1,344	113,803	1,171	75,522	369,868	318,150
	GROUP	69,816	1	3,498	-	134	73,180	72,586
	TOTAL	401,403	1,345	117,301	1,171	75,656	443,048	390,736
American Bankers Life Assurance Company Of Florida	ORDINARY	-	-	-	-	-	-	-
	GROUP	68,410	-	23,427	-	256	91,581	54,440
	TOTAL	68,410	-	23,427	-	256	91,581	54,440
American Life Insurance Company	ORDINARY	580,629	209	45,324	447	100,764	525,188	192,565
	GROUP	45,601	780	10,235	1,636	9,427	46,409	11,720
	TOTAL	626,230	989	55,559	2,083	110,191	571,597	204,285
Amex Life Insurance Company	ORDINARY	-	-	-	-	-	-	-
	GROUP	-	41	4	-	-	4	4
	TOTAL		41	4	-	-	4	4
Balboa Life Insurance Company	ORDINARY	-	-	-	-	-	-	-
	GROUP	40,256	-	38,674	-	37,484	41,447	6,217
	TOTAL	40,256	-	38,674	-	37,484	41,447	6,217
Blue Cross Life Insurance Company Of Canada	ORDINARY	1	3	-	7	1	1	-
	GROUP	212	4,713	285	53	1	497	333
	TOTAL	213	4,716	285	60	2	498	333
The Canada Life Assurance Company	ORDINARY	1,395,323	2,564	274,194	2,444	153,599	1,515,918	1,481,163
	GROUP	6,654,342	122	501,967	109	535,271	6,621,038	6,621,038
	TOTAL	8,049,665	2,686	776,161	2,553	688,870	8,136,956	8,102,201
Chrysler Life Insurance Company Of Canada	ORDINARY	-	-	-	-	-	-	-
	GROUP	5,910	312	3,772	536	4,224	5,458	5,458
	TOTAL	5,910	312	3,772	536	4,224	5,458	5,458
The Citadel Life Assurance Company	ORDINARY	302,853	663	84,301	388	41,482	345,672	214,433
	GROUP	285,822	22	65,072	18	129,106	221,788	198,372
	TOTAL	588,675	685	149,373	406	170,588	567,460	412,805
Co-operators Life Insurance Company	ORDINARY	1,094,279	2,798	340,413	2,735	189,010	1,245,682	1,177,445
	GROUP	703,485	28	184,308	15	133,790	754,003	692,505
	TOTAL	1,797,764	2,826	524,721	2,750	322,800	1,999,685	1,869,950
Colonia Life Insurance Company	ORDINARY	268,970	681	102,504	308	42,416	329,058	172,349
	GROUP	-	-	-	-	-	-	-
	TOTAL	268,970	681	102,504	308	42,416	329,058	172,349

Abstract of the Returns of Companies Transacting

LIFE INSURANCE- EXHIBIT OF CERTIFICATES (DIRECT)

in The Province of Alberta - 1989

Name of Company		Gross in Force At end of 1988	New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 1989	Net in Force At Year End
		Amount $'000	No.	Amount $'000	No.	Amount $'000	Amount $'000	Amount $'000
Combined Insurance Company Of America	ORDINARY	474	-	34	1	60	448	448
	GROUP	856	-	1,267	-	1,020	1,103	1,103
	TOTAL	1,330	-	1,301	1	1,080	1,551	1,551
Commercial Union Life Assurance Company Of Canada	ORDINARY	573,656	1,704	223,772	1,049	110,932	686,497	591,653
	GROUP	235,809	3,228	201,919	1,763	81,249	356,479	353,678
	TOTAL	809,465	4,932	425,691	2,812	192,181	1,042,976	945,331
Confederation Life Insurance Company	ORDINARY	329,990	653	69,246	922	49,770	349,466	332,203
	GROUP	6,131,652	78	2,382,217	19	813,726	7,700,143	7,700,143
	TOTAL	6,461,642	731	2,451,463	941	863,496	8,049,609	8,032,346
Connecticut General Life Insurance Company	ORDINARY	26	-	-	-	1	25	25
	GROUP	59,566	1	1	1	9,549	50,018	46,794
	TOTAL	59,592	1	1	1	9,550	50,043	46,819
Cooperants Mutual Life Insurance Company	ORDINARY	1,221	1	75	8	99	1,197	1,197
	GROUP	4,684	-	6,811	-	62	11,433	4,502
	TOTAL	5,905	1	6,886	8	161	12,630	5,699
The Credit Life Insurance Company	ORDINARY	-	-	-	-	-	-	-
	GROUP	69,917	13,920	221,837	4,080	96,575	195,180	194,719
	TOTAL	69,917	13,920	221,837	4,080	96,575	195,180	194,719
Crown Life Insurance Company	ORDINARY	379,720	430	33,439	926	45,783	367,377	589,948
	GROUP	447,107	43	102,513	40	(200,269)	758,889	737,125
	TOTAL	826,827	473	135,952	966	(163,486)	1,126,266	1,327,073
Cuma Life Insurance Company	ORDINARY	98,713	420	21,975	455	25,248	93,439	10,975
	GROUP	460,213	58	101,285	70	146,869	414,629	246,612
	TOTAL	556,926	478	123,260	525	172,117	508,068	257,587
Cuma Mutual Insurance Society	ORDINARY	4,032	-	16	60	443	3,607	38,564
	GROUP	-	-	-	-	-	5,459	5,459
	TOTAL	4,032	-	16	60	443	9,066	44,023
Desjardins Mutual Life Assurance Company	ORDINARY	11,727	9	220	13	343	11,604	11,475
	GROUP	9,566	-	1,621	-	72	11,114	13,783
	TOTAL	21,293	9	1,841	13	415	23,718	25,258
The Empire Life Insurance Company	ORDINARY	423,394	1,283	161,384	1,198	66,509	518,268	437,378
	GROUP	84,753	36	12,810	21	39,773	57,789	57,626
	TOTAL	508,147	1,319	174,194	1,219	106,282	576,057	495,004
The Equitable Life Assurance Society Of The United States	ORDINARY	918	-	1	11	289	630	369
	GROUP	64,306	1	481	-	5,233	59,555	59,555
	TOTAL	65,224	1	482	11	5,522	60,185	59,924
The Equitable Life Insurance Company Of Canada	ORDINARY	388,767	1,737	212,373	699	64,559	536,581	491,927
	GROUP	353,716	35	52,084	8	39,222	366,578	332,309
	TOTAL	742,483	1,772	264,457	667	103,781	903,159	824,236
Federated Life Insurance Company Of Canada	ORDINARY	168,071	183	28,031	133	15,821	180,280	118,393
	GROUP	62,933	126	-	10	5,414	57,519	57,519
	TOTAL	231,004	309	28,031	143	21,235	237,799	175,912
Financial Life Assurance Company Of Canada	ORDINARY	912,760	1,306	177,291	673	149,474	940,577	145,410
	GROUP	-	-	-	-	-	-	-
	TOTAL	912,760	1,306	177,291	673	149,474	940,577	145,410
First Canadian Insurance Corporation	ORDINARY	-	-	-	-	-	-	-
	GROUP	2,100	1,183	20,346	144	1,805	20,640	20,640
	TOTAL	2,100	1,183	20,346	144	1,805	20,640	20,640

Abstract of the Returns of Companies Transacting

LIFE INSURANCE- EXHIBIT OF CERTIFICATES (DIRECT)

in The Province of Alberta - 1989

Name of Company		Gross in Force At end of 1988	New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 1989	Net in Force At Year End
		Amount $'000	No.	Amount $'000	No.	Amount $'000	Amount $'000	Amount $'000
Ford Life Insurance Company	ORDINARY	29,068	1,087	18,774	1,166	18,486	29,357	29,357
	GROUP	-	-	-	-	-	-	-
	TOTAL	29,068	1,087	18,774	1,166	18,486	29,357	29,357
General American Life Insurance Company	ORDINARY	10,477	-	1,515	-	-	11,992	11,992
	GROUP	-	-	-	-	-	-	-
	TOTAL	10,477	-	1,515	-	-	11,992	11,992
Gerling Global Life Insurance Company	ORDINARY	467,191	999	190,967	448	81,950	576,208	301,767
	GROUP	-	-	-	-	-	-	-
	TOTAL	467,191	999	190,967	448	81,950	576,208	301,767
Glacier National Life Assurance Company	ORDINARY	8,259	664	3,494	172	27	11,726	11,726
	GROUP	1,656	6	94	39	673	1,077	1,077
	TOTAL	9,915	670	3,588	211	700	12,803	12,803
Globe Life Insurance Company	ORDINARY	4,141	2	3	24	373	3,771	1,208
	GROUP	1,133	-	40	-	66	1,107	1,107
	TOTAL	5,274	2	43	24	439	4,878	2,315
The Great West Life Assurance Company	ORDINARY	2,332,876	5,798	732,954	4,887	387,196	2,678,634	2,629,933
	GROUP	10,208,417	191	2,653,605	143	1,408,351	11,453,671	4,397,593
	TOTAL	12,541,293	5,989	3,386,559	5,030	1,795,547	14,132,305	7,027,526
The Imperial Life Assurance Company Of Canada	ORDINARY	596,282	1,039	55,689	3,942	43,771	608,200	551,672
	GROUP	1,084,079	21	86,900	115	448,550	722,428	574,088
	TOTAL	1,680,361	1,060	142,589	4,057	492,321	1,330,628	1,125,760
Industrial - Alliance Life Insurance Company	ORDINARY	13,211	48	3,614	37	1,437	15,389	200,940
	GROUP	18,708	-	935	3	9,487	10,156	10,156
	TOTAL	31,919	48	4,549	40	10,924	25,545	211,096
John Hancock Mutual Insurance Company	ORDINARY	255	-	7		9	254	254
	GROUP	10,760	-	6,445	1	2,338	14,868	14,868
	TOTAL	11,015	-	6,452	1	2,347	15,122	15,122
Laurentian Life Insurance Company Inc.	ORDINARY	3,379	8	918	120	1,063	3,235	3,235
	GROUP	12,987	49	549,560	19	346,909	215,639	215,639
	TOTAL	16,366	57	550,478	139	347,972	218,874	218,874
Laurentian Life Insurance Company Of Canada	ORDINARY	66	83	6	197	11	60	55
	GROUP	-	-	-	-	-	-	-
	TOTAL	66	83	6	197	11	60	55
Laurier Life Insurance Company	ORDINARY	396,229	1,028	184,692	261	47,562	533,359	136,643
	GROUP	25,679	-	750	1	26,429	-	-
	TOTAL	421,908	1,028	185,442	262	73,991	533,359	136,643
Liberty Life Assurance Company Of Boston	ORDINARY	4,040	65	3,228	19	805	6,463	6,355
	GROUP	-	-	-	-	-	-	-
	TOTAL	4,040	65	3,228	19	805	6,463	6,355
Life Investors Insurance Company Of America	ORDINARY	-	1,228	19	147	4	15	15
	GROUP	-	-	-	-	-	-	-
	TOTAL	-	1,228	19	147	4	15	15
London Life Insurance Company	ORDINARY	4,647,140	11,135	891,901	11,630	585,993	4,953,049	4,853,904
	GROUP	1,872,319	167	563,614	207	770,464	1,665,468	1,665,468
	TOTAL	6,519,459	11,302	1,455,515	11,837	1,356,457	6,618,517	6,519,372
Maccabees Life Insurance Company	ORDINARY	256	2	6	14	12	251	251
	GROUP	-	-	-	-	-	-	-
	TOTAL	256	2	6	14	12	251	251

Abstract of the Returns of Companies Transacting

LIFE INSURANCE- EXHIBIT OF CERTIFICATES (DIRECT)

in The Province of Alberta - 1989

Name of Company		Gross in Force At end of 1988	New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 1989	Net in Force At Year End
		Amount $'000	No.	Amount $'000	No.	Amount $'000	Amount $'000	Amount $'000
The Manufacturers Life Insurance Company	ORDINARY	2,554,472	5,648	537,034	4,738	255,732	2,835,773	3,133,306
	GROUP	918,028	283	895,192	186	737,351	1,075,868	1,075,868
	TOTAL	3,472,500	5,931	1,432,226	4,924	993,083	3,911,641	4,209,174
The Maritime Life Assurance Company	ORDINARY	1,105,409	2,142	295,997	1,083	119,306	1,282,100	986,760
	GROUP	1,326,521	3	101,188	7	56,110	1,371,599	903,617
	TOTAL	2,431,930	2,145	397,185	1,090	175,416	2,653,699	1,890,377
Massachusetts Indemnity And Life Insurance Company	ORDINARY	745,550	4,348	758,779	1,624	305,351	1,198,978	749,627
	GROUP	-	-	-	-	-	-	-
	TOTAL	745,550	4,348	758,779	1,624	305,351	1,198,978	749,627
Massachusetts Mutual Life Insurance Company	ORDINARY	33					33	33
	GROUP	912	3	236	1	-	1,148	1,148
	TOTAL	945	3	236	1	-	1,181	1,181
Metropolitan Life Insurance Company	ORDINARY	584,158	757	28,327	2,924	60,584	551,901	823,195
	GROUP	3,122,160	4,488	384,453	18,673	1,220,946	2,285,667	2,273,867
	TOTAL	3,706,318	5,245	412,780	21,597	1,281,530	2,837,568	3,097,062
Metropolitan Life Insurance Company Of Canada	ORDINARY	336,308	2,744	308,605	699	54,325	590,588	284,985
	GROUP	-	-	-	-	-	-	-
	TOTAL	336,306	2,744	308,605	699	54,325	590,588	284,985
MIC Life Insurance Corporation	ORDINARY							
	GROUP	238,027	13,272	290,000	20,466	337,775	190,253	195,126
	TOTAL	238,027	13,272	290,000	20,466	337,775	190,253	195,126
The Minnesota Mutual Life Insurance Company	ORDINARY	35		1	1	36		
	GROUP	659	2	79	-	-	738	738
	TOTAL	694	2	80	1	36	738	738
The Mutual Life Assurance Company Of Canada	ORDINARY	3,275,951	6,591	715,832	5,246	352,313	3,639,469	3,639,667
	GROUP	2,462,227	132	282,446	126	126,753	2,615,920	2,592,563
	TOTAL	5,738,178	6,723	998,278	5,372	481,066	6,255,389	6,232,230
The Mutual Life Insurance Company Of New York	ORDINARY	6,753	1	52	95	1,059	5,745	5,745
	GROUP	7,201	-	-	-	53	7,148	7,148
	TOTAL	13,954	1	52	95	1,112	12,893	12,893
Mutual Of Omaha Insurance Company	ORDINARY	102,575	762	33,251	583	23,103	112,722	99,799
	GROUP	29,256	3	21,381	3	74,174	(23,537)	(20,266)
	TOTAL	131,831	765	54,632	586	97,277	89,185	79,533
National Fidelity Life Insurance Company	ORDINARY	3,186	2	100	7	782	2,504	2,204
	GROUP	-	-	-	-	-	-	
	TOTAL	3,186	2	100	7	782	2,504	2,204
The National Life Assurance Company Of Canada	ORDINARY	1,620,202	2,118	474,741	1,916	165,100	1,929,844	1,320,224
	GROUP	384,463	19	295,442	62	67,157	612,748	600,893
	TOTAL	2,004,665	2,137	770,183	1,978	232,257	2,542,592	1,921,117
New York Life Insurance Company	ORDINARY	1,941,000	2,144	240,436	3,496	279,613	1,901,824	1,857,390
	GROUP	68,343	-	4,136	7	19,855	52,624	52,624
	TOTAL	2,009,343	2,144	244,572	3,503	299,468	1,954,448	1,910,014
New York Life Insurance Company Of Canada	ORDINARY	328,405	1,495	187,670	468	66,529	449,546	374,069
	GROUP	4,599	5	939	2	279	5,259	5,259
	TOTAL	333,004	1,500	188,609	470	66,808	454,805	379,328
NN Life Insurance Company Of Canada	ORDINARY	744,803	1,157	104,630	1,536	115,555	733,877	373,860
	GROUP	983	-	-	3	418	565	565
	TOTAL	745,786	1,157	104,630	1,539	115,973	734,442	374,425

Abstract of the Returns of Companies Transacting

LIFE INSURANCE- EXHIBIT OF CERTIFICATES (DIRECT)

in The Province of Alberta - 1989

Name of Company		Gross in Force At end of 1988	New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 1989	Net in Force At Year End
		Amount $'000	No.	Amount $'000	No.	Amount $'000	Amount $'000	Amount $'000
North American Life And Casualty Company	ORDINARY	6,894	10	43	79	671	6,266	6,266
	GROUP	282,295	-	-	-	33,091	315,386	315,386
	TOTAL	289,189	10	43	79	33,762	321,652	321,652
North American Life Assurance Company	ORDINARY	1,604,832	2,998	290,624	3,321	167,765	1,727,692	1,410,571
	GROUP	966,275	59	298,848	54	215,225	1,049,898	1,048,991
	TOTAL	2,571,107	3,057	589,472	3,375	382,990	2,777,590	2,459,562
The North West Life Assurance Company Of Canada	ORDINARY	343,582	932	112,884	705	66,368	390,098	154,957
	GROUP	9,044	-	138	-	498	8,684	11,869
	TOTAL	352,626	932	113,022	705	66,866	398,782	166,826
Norwich Union Life Insurance Society	ORDINARY	89,854	314	14,175	170	8,104	95,925	88,665
	GROUP	120	-	-	-	-	120	120
	TOTAL	89,974	314	14,175	170	8,104	96,045	88,785
Old Republic Life Insurance Company	ORDINARY	1,133	35	2,172	19	1,150	2,155	2,155
	GROUP							
	TOTAL	1,133	35	2,172	19	1,150	2,155	2,155
Paul Revere Life Insurance Company	ORDINARY	176,300	307	44,437	362	26,100	194,636	137,469
	GROUP	27,622	79	226,434	7	4,747	90,309	90,309
	TOTAL	203,922	386	270,871	369	30,847	284,945	227,778
Pennsylvania Life Insurance Company	ORDINARY	802,703	2,317	347,405	7,184	1,097,111	52,996	52,581
	GROUP	10,130	-	-	-	3,526	6,604	6,078
	TOTAL	812,833	2,317	347,405	7,184	1,100,637	59,600	58,659
Pierce National Life Insurance Company	ORDINARY	7,408	581	2,104	195	684	8,828	8,828
	GROUP	-	-	-	-	-	-	-
	TOTAL	7,408	581	2,104	195	684	8,828	8,828
Pioneer Life Assurance Company	ORDINARY	473,897	2,140	153,830	1,929	104,397	523,330	361,373
	GROUP	-	13	16,642	-	469	16,173	15,784
	TOTAL	473,897	2,153	170,472	1,929	104,866	539,503	377,157
Provident Life And Accident Insurance Company	ORDINARY	58	-	-	-	-	58	58
	GROUP	26,710	-	2,374	1	5,268	23,816	23,816
	TOTAL	26,768	-	2,374	1	5,268	23,874	23,874
The Prudential Assurance Company Limited	ORDINARY	684,065	1,204	89,278	1,327	81,371	691,970	774,579
	GROUP	1,274,257	-	83,357	3	22,359	1,335,256	1,335,256
	TOTAL	1,958,322	1,204	172,635	1,330	103,730	2,027,226	2,109,835
The Prudential Insurance Company Of America	ORDINARY	612,555	3,618	117,531	3,343	59,777	670,309	688,017
	GROUP	3,988,769	35	1,245,811	23	1,117,044	4,117,536	2,288,052
	TOTAL	4,601,324	3,653	1,363,342	3,366	1,176,821	4,787,845	2,976,069
The Prudential Life Assurance Company Of England (Canada)	ORDINARY	100,221	472	63,311	202	24,544	138,988	138,988
	GROUP	211,033	27	81,678	11	15,988	276,722	247,466
	TOTAL	311,254	499	144,989	213	40,532	415,710	386,454
Reliable Life Insurance Company	ORDINARY	54,852	40	11,215	57	12,364	53,703	4,431
	GROUP	237,121	-	290,616	-	254,799	272,938	27,294
	TOTAL	291,973	40	301,831	57	267,163	326,641	31,725
Rocky Mountain Life Insurance Company	ORDINARY	70,527	8	906	763	12,465	58,968	33,602
	GROUP	-	-	-	-	-	-	-
	TOTAL	70,527	8	906	763	12,465	58,968	33,602
Royal Life Insurance Company Of Canada	ORDINARY	117,376	866	100,245	328	23,654	193,967	180,621
	GROUP	13,847	-	642	-	-	14,489	13,939
	TOTAL	131,223	866	100,887	328	23,654	208,456	194,560

Abstract of the Returns of Companies Transacting

LIFE INSURANCE- EXHIBIT OF CERTIFICATES (DIRECT)

in The Province of Alberta - 1989

Name of Company		Gross in Force At end of 1988	New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 1989	Net in Force At Year End
		Amount $'000	No.	Amount $'000	No.	Amount $'000	Amount $'000	Amount $'000
The Safeguard Life Assurance Company	ORDINARY	1,273	9	264	13	247	1,291	1,205
	GROUP	-	-	-	-	-	-	-
	TOTAL	1,273	9	264	13	247	1,291	1,205
Seaboard Life Insurance Company	ORDINARY	833,476	1,390	160,917	1,535	130,395	863,998	642,383
	GROUP	691,109	1	459,546	81	456,256	694,399	676,757
	TOTAL	1,524,585	1,391	620,463	1,616	586,651	1,558,397	1,319,140
The Standard Life Assurance Company	ORDINARY	309,673	263	33,929	642	39,667	303,936	299,241
	GROUP	175,201	26	22,674	2	176,945	20,930	20,930
	TOTAL	484,874	289	56,603	644	216,612	324,866	320,171
State Farm Life Insurance Company	ORDINARY	138,168	478	36,044	247	13,979	160,233	160,233
	GROUP	3,679	-	2,481	-	100	6,059	6,059
	TOTAL	141,847	478	38,525	247	14,079	166,292	166,292
Sun Alliance And London Assurance Company (Canada)	ORDINARY	141,656	209	38,523	253	20,780	159,400	89,492
	GROUP	-	-	-	-	-	-	-
	TOTAL	141,656	209	38,523	253	20,780	159,400	89,492
Sun Alliance And London Assurance Company Limited	ORDINARY	42,370	23	2,448	119	7,608	37,210	43,732
	GROUP	964	-	(369)	-	-	595	558
	TOTAL	43,334	23	2,079	119	7,608	37,805	44,290
Sun Life Assurance Company Of Canada	ORDINARY	3,026,640	4,334	414,889	4,720	249,430	3,192,099	3,299,881
	GROUP	5,526,172	188	610,611	153	34,415	6,102,368	6,088,570
	TOTAL	8,552,812	4,522	1,025,500	4,873	283,845	9,294,467	9,388,451
Teachers Insurance And Annuity Association Of America	ORDINARY	1,680	1	200	2	171	1,709	1,709
	GROUP	-	-	-	-	-	-	-
	TOTAL	1,680	1	200	2	171	1,709	1,709
The Sovereign Life Insurance Company Of Canada	ORDINARY	778,999	1,110	124,082	1,917	156,087	746,994	388,438
	GROUP	-	-	-	-	-	-	-
	TOTAL	778,999	1,110	124,082	1,917	156,087	746,994	388,438
Toronto Mutual Life Insurance Company	ORDINARY	99,459	54	9,138	231	15,979	92,617	47,628
	GROUP	-	-	-	-	-	-	-
	TOTAL	99,459	54	9,138	231	15,979	92,617	47,628
Transamerica Life Insurance Company Of Canada	ORDINARY	1,543,838	2,358	323,943	1,477	177,346	1,690,435	1,456,821
	GROUP	-	-	-	-	-	-	-
	TOTAL	1,543,838	2,358	323,943	1,477	177,346	1,690,435	1,456,821
Transamerica Occidental Life Insurance Company	ORDINARY	348,820	609	50,450	883	42,880	356,390	386,131
	GROUP	54,946	-	3,344	-	24,124	34,165	34,165
	TOTAL	403,766	609	53,794	883	67,004	390,555	420,296
The Travelers Insurance Company	ORDINARY	6,721	-	-	765	6,721	-	-
	GROUP	31,086	-	2,694	1	2,676	31,103	31,103
	TOTAL	37,807	-	2,694	766	9,397	31,103	31,103
United American Insurance Company	ORDINARY	-	19	105	3	20	85	85
	GROUP	-	-	-	-	-	-	-
	TOTAL	-	19	105	3	20	85	85
UNUM Life Insurance Company	ORDINARY	77	-	1	-	-	78	78
	GROUP	-	-	-	-	-	-	-
	TOTAL	77	-	1	-	-	78	78
Wawanesa Mutual Life Insurance Company	ORDINARY	225,391	454	48,556	463	30,727	243,219	225,673
	GROUP	168,476	-	27,765	-	6,102	190,139	170,695
	TOTAL	393,867	454	76,321	463	36,829	433,358	396,368

Abstract of the Returns of Companies Transacting

LIFE INSURANCE- EXHIBIT OF CERTIFICATES (DIRECT)

in The Province of Alberta - 1989

Name of Company		Gross in Force At end of 1988	New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 1989	Net in Force At Year End
		Amount $'000	No.	Amount $'000	No.	Amount $'000	Amount $'000	Amount $'000
Westbury Canadian Life Insurance Company	ORDINARY	381,404	312	58,342	302	55,544	384,201	72,166
	GROUP	542,409	548	26,774	21	79	569,104	551,484
	TOTAL	923,813	860	85,116	323	55,623	953,305	623,650
The Western Life Assurance Company	ORDINARY	46,866	109	24,458	114	11,920	59,404	30,046
	GROUP	-	-	-	-	-	-	-
	TOTAL	46,866	109	24,458	114	11,920	59,404	30,046
Zurich Life & Health Insurance Company Of Canada	ORDINARY							
	GROUP	714,458	294	275,935	177	185,173	805,230	662,158
	TOTAL	714,458	294	275,935	177	185,173	805,230	662,158
Zurich Life Insurance Company Of Canada	ORDINARY	1,861,801	2,021	347,987	2,484	361,445	1,848,343	968,208
	GROUP	159,138	312	13,867	344	127,941	45,064	182,654
	TOTAL	2,020,939	2,333	361,854	2,828	489,386	1,893,407	1,150,862
	ORDINARY	45,628,296	97,900	10,874,295	97,768	7,271,584	49,230,987	42,224,219
	GROUP	54,622,817	49,879	14,942,215	57,046	10,578,135	59,373,191	47,915,920
	TOTAL	100,251,113	147,779	25,816,510	154,814	17,849,719	108,604,178	90,140,139

Abstract of the Returns of Fraternal Societies

DIRECT PREMIUMS (INCLUDING DUES) AND DIRECT CLAIMS INCURRED

in The Province of Alberta - 1989

Name of Society	Direct Premiums, Contributions and Dues					Direct Claims			
	Life Insurance Fund	Annuity Fund	Accident & Sickness Insurance Fund	Other Funds	Total	Life Insurance Fund	Accident & Sickness Insurance Fund	Other Funds	Total
	$'000	$'000	$'000	$'000	$'000	$'000	$'000	$'000	$'000
Aetna Fraternal Benefit Society	21	323	73	-	417	12	31	-	43
The Associated Canadian Travellers	1	-	28	64	93	10	30	-	40
Canadian Foresters Life Insurance Society	86	346	-	-	432	458	-	-	458
Canadian Slovak Benefit Society	2	-	-	-	2	14	-	-	14
Croation Fraternal Union Of America	17	-	1	-	18	11	-	-	11
Electrical Workers' Benefit Association	56	-	-	18	74	7	-	-	7
The Grand Orange Lodge Of British America Benefit Fund	13	-	-	-	13	7	-	-	7
Independent Mutual Benefit Federation	-	-	-	-	-	-	-	1	1
The Independent Order Of Foresters	6,689	1,685	84	-	8,458	2,245	66	-	2,311
Knights Of Columbus	2,325	1,017	-	-	3,342	1,430	-	-	1,430
Lutheran Life Insurance Society Of Canada	1,821	1,589	57	-	3,467	1,795	16	-	1,811
North American Benefit Association	1	-	-	-	1	-	-	-	-
The North West Commercial Travellers' Association Of Canada	9	-	-	53	62	63	-	-	63
The Order Of United Commercial Travelers Of America	-	-	6	3	9	-	7	-	7
Sons Of Norway	451	52	10	-	513	317	14	-	331
Sons Of Scotland Benevolent Association	2	-	-	-	2	1	-	-	1
Ukrainian Mutual Benefit Association Of Saint Nicholas Of Canada	8	-	5	-	13	85	1	-	86
Ukrainian National Association, Inc.	9	-	-	-	9	22	-	-	22
United Transportation Union Insurance Association Inc.	15	-	18	-	33	8	10	-	18
Workers Benevolent Association Of Canada	20	25	2	8	55	64	1	25	90
TOTAL	11,546	5,037	284	146	17,013	6,549	176	26	6,751

Abstract of the Returns of Fraternal Societies Transacting

LIFE INSURANCE- EXHIBIT OF CERTIFICATES (DIRECT)

in The Province of Alberta - 1989

Name of Society	Gross in Force At end of 1988		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 1989		Net in Force At Year End
	No.	Amount $'000	No.	Amount $'000	No.	Amount $'000	No.	Amount $'000	Amount $'000
Actra Fraternal Benefit Society	478	3,618	174	3,090	135	2,011	570	4,869	4,374
The Associated Canadian Travellers	197	545	-	103	17	39	200	715	715
Canadian Foresters Life Insurance Society	961	4,551	8	95	76	442	893	4,203	4,019
Canadian Slovak Benefit Society	90	126	-	3	7	14	84	115	115
Croation Fraternal Union Of America	265	2,499	-	-	37	541	307	2,836	2,836
Electrical Workers' Benefit Association	3,397	8,153	148	355	807	1,937	3,180	7,632	7,632
The Grand Orange Lodge Of British America Benefit Fund	115	325	2	46	8	27	109	344	344
Independent Mutual Benefit Federation	5	-	-	-	-	-	5	-	-
The Independent Order Of Foresters	17,746	570,101	358	30,477	2,359	92,043	16,559	568,253	567,371
Knights Of Columbus	6,391	146,895	22	1,595	226	9,944	6,789	168,151	168,151
Lutheran Life Insurance Society Of Canada	6,369	114,536	(10)	1,126	415	9,688	6,236	126,683	117,594
North American Benefit Association	109	38	-	1	-	-	109	39	39
The North West Commercial Travellers' Association Of Canada	2,041	1,866	2	176	257	234	298	268	1,924
Sons Of Norway	691	25,766	-	56	213	10,028	688	37,766	22,879
Sons Of Scotland Benevolent Association	83	-	-	-	1	-	83	-	-
Ukrainian Mutual Benefit Association Of Saint Nicholas Of Canada	157	813	-	38	11	96	152	878	878
Ukrainian National Association, Inc.	139	280	15	11	39	72	115	219	219
United Transportation Union Insurance Association Inc.	119	1,038	9	139	23	551	107	1,525	1,525
Workers Benevolent Association Of Canada	609	1,271	-	44	48	81	576	1,309	1,309
TOTAL	39,962	883,221	728	37,355	4,679	127,748	37,060	925,805	901,924

Abstract of the Returns of Companies Transacting

AUTOMOBILE - PROPERTY

in The Province of Alberta - 1989

NAME OF COMPANY	AUTOMOBILE			PROPERTY		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio %	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio %
Aetna Casualty And Surety Company	7	130	1857.1%	520	41	7.9%
Affiliated F M Insurance Company	-	-	-	1,053	1,053	100.0%
Alberta Motor Association Insurance Company	51,252	42,636	83.2%	4,591	3,755	81.8%
Allendale Mutual Insurance Company	-	-	-	4,164	447	10.7%
Allianz Insurance Company	-	-	-	-	(151)	-
Allstate Insurance Company Of Canada	16,520	14,569	88.2%	7,666	5,784	75.5%
Alpina Insurance Company Limited	1,533	1,100	71.8%	300	238	79.3%
American Bankers Insurance Company Of Florida	-	-	-	2,181	206	9.4%
American Home Assurance Company	397	113	28.5%	10,007	(807)	-
The American Road Insurance Company	-	748	-	-	12	-
Arkwright Mutual Insurance company	-	-	-	2,074	2,496	120.3%
AXA Home Insurance Company	9,547	6,806	71.3%	1,554	772	49.7%
The Boiler Inspection And Insurance Company Of Canada	-	-	-	136	(180)	-
Calvert Insurance Company	224	210	93.8%	41	(130)	-
Canada Life Casualty Insurance Company	1,090	1,023	93.9%	302	317	105.0%
Canada West Insurance Company	17,617	15,677	89.0%	3,645	3,141	86.2%
Canadian & Commerce Insurance Company	262	253	96.6%	75	113	150.7%
Canadian General Insurance Company	309	452	146.3%	167	151	90.4%
Canadian Home Assurance Company	36,357	32,966	90.7%	40,516	21,600	53.3%
Canadian Oil & Gas Reciprocal Insurance Exchange	10	-	-	-	-	-
The Canadian Provincial Insurance Company	1,436	1,390	96.8%	409	622	152.1%
The Canadian Surety Company	6,369	5,013	78.7%	3,367	2,613	77.6%
Canadian Universities Reciprocal Insurance Exchange	-	-	-	407	27	6.6%
Chateau Insurance Company	11	7	63.6%	(192)	(5)	-
Chequers Insurance Company	12	-	-	15	-	-
Chrysler Insurance Company	531	143	26.9%	1	1	100.0%
Chubb Insurance Company Of Canada	15	19	126.7%	5,462	2,463	45.1%
CIGNA Insurance Company Of Canada	1,182	968	81.9%	6,196	2,796	45.1%
The Citadel General Assurance Company	1,410	1,339	95.0%	851	585	68.7%
Co-operators General Insurance Company	74,497	73,974	99.3%	29,965	23,967	80.0%
Commerce And Industry Insurance Company Of Canada	-	(2)	-	46	(577)	-
Commerce Group Insurance Company	-	-	-	16	11	68.8%
Commercial Union Assurance Company Of Canada	12,049	11,585	96.1%	9,322	4,832	51.8%
Commercial Union Assurance Company Plc	-	-	-	158	-	-
Commonwealth Insurance Company	-	-	-	9,408	102	1.1%
Constitution Insurance Company Of Canada	3,671	2,702	73.6%	527	159	30.2%
Continental Casualty Company	5	25	500.0%	-	-	-
The Continental Insurance Company	8,226	12,673	154.1%	9,058	9,196	101.5%
The Continental Insurance Company Of Canada	5,778	2,226	38.5%	3,946	1,914	48.5%
Cornhill Insurance Company Of Canada	996	962	96.6%	282	414	146.8%

Abstract of the Returns of Companies Transacting

AUTOMOBILE - PROPERTY

in The Province of Alberta - 1989

NAME OF COMPANY	AUTOMOBILE			PROPERTY		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
Coseco Insurance Company	2,218	2,676	120.6%	1,041	823	79.1%
Cumis General Insurance Company	83	24	28.9%	726	429	59.1%
The Dominion Insurance Corporation	622	847	136.2%	536	491	91.6%
The Dominion Of Canada General Insurance Company	27,324	28,398	103.9%	7,248	7,588	104.7%
Eagle Star Insurance Company Limited	-	-	-	-	(3)	-
Ecclesiastical Insurance Office Plc	1	-	-	74	35	47.3%
Economical Mutual Insurance Company	11,869	11,176	94.2%	7,694	6,779	88.1%
Elite Insurance Company	-	-	-	9,709	9,305	95.8%
Employers Insurance Of Wausau A Mutual Company	25	(3,101)	-	(18)	(20)	-
The Equitable General Insurance Company	-	30	-	-	(4)	-
Federal Insurance Company	14	-	-	80	-	-
Federated Insurance Company Of Canada	5,890	5,949	101.0%	3,487	1,814	52.0%
Federated Mutual Insurance Company	(318)	(617)	-	(9)	(94)	-
Federation Insurance Company Of Canada	937	1,326	141.5%	376	235	62.5%
Fireman's Fund Insurance Company	11	5	45.5%	1,052	1,110	105.5%
First National Insurance Company Of America	1,272	728	57.2%	-	-	-
Foresters Indemnity Company	-	-	-	284	263	92.6%
The General Accident Assurance Company Of Canada	26,216	24,362	92.9%	10,107	7,933	78.5%
General Insurance Company Of America	200	243	121.5%	403	184	45.7%
Gerling Global General Insurance Company	-	-	-	10,394	(1,208)	-
Gold Circle Insurance Company	-	29	-	-	-	-
Gore Mutual Insurance Company	6,913	6,780	98.1%	2,677	1,297	48.4%
Grain Insurance And Guarantee Company	-	-	-	2,276	1,777	78.1%
Guardian Insurance Company Of Canada	24,248	21,815	90.0%	11,563	8,423	72.8%
The Halifax Insurance Company	7,634	7,802	102.2%	3,613	3,244	89.8%
The Hanover Insurance Company	(1)	(7)	-	38	-	-
The Hartford Fire Insurance Company	57	7	12.3%	2,616	1,858	71.0%
Herald Insurance Company	1,447	1,251	86.5%	1,336	1,446	108.2%
The Home Insurance Company	1,220	5,844	479.0%	1,432	1,359	94.9%
Insurance Company Of North America	-	1	-	-	11	-
The Insurance Corporation Of Ireland Limited	-	102	-	-	2	-
Jevco Insurance Company	605	-	-	-	-	-
John Deere Insurance Company Of Canada	-	-	-	1,055	310	29.4%
Kansa General Insurance Company	-	-	-	141	136	96.5%
Laurentian Casualty Company Of Canada	(465)	(116)	-	6	63	1050.0%
Laurentian Pacific Insurance Company	10,722	8,833	82.4%	5,402	5,457	101.0%
The Laurentian Shield Insurance Company	14	-	-	106	-	-
Le Groupe Desjardins, Assurances Generales	-	1	-	-	1	-
Liberty Mutual Fire Insurance Company	10,821	9,114	84.2%	2,245	1,016	45.3%
Liberty Mutual Insurance Company	681	1,187	174.3%	57	97	170.2%

Abstract of the Returns of Companies Transacting

AUTOMOBILE - PROPERTY

in The Province of Alberta - 1989

NAME OF COMPANY	AUTOMOBILE			PROPERTY		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
London And Midland General Insurance Company	-	(8)	-	245	88	35.9%
Lumbermen's Underwriting Alliance	-	-	-	525	43	8.2%
Lumbermens Mutual Casualty Company	212	(22)	-	167	-	-
Mapiex General Insurance Company	854	1,078	126.2%	701	350	49.9%
Marine Indemnity Insurance Company Of America	-	-	-	113	19	16.8%
Markel Insurance Company Of Canada	1,016	(83)	-	86	54	62.8%
Mennonite Mutual Relief Insurance Company Ltd.	-	-	-	528	185	35.0%
Metropolitan Insurance Company	3,780	2,730	72.2%	1,441	971	67.4%
The Missisquoi & Rouville Insurance Company	4,703	3,915	83.2%	-	-	-
Motors Insurance Corporation	719	659	91.7%	14	1	7.1%
New Hampshire Insurance Company	(34)	(90)	-	2,043	(789)	-
New Rotterdam Insurance Company	(2)	536	-	181	371	205.0%
Niagara Fire Insurance Company	2,787	2,092	75.1%	867	609	70.2%
The Non-Marine Underwriters, Members Of Lloyd's, London, England	7,851	6,145	78.3%	18,834	8,921	47.4%
Norman Insurance Company	(1)	(98)	-	58	4	6.9%
Old Republic Insurance Company	260	25	9.6%	42	20	47.6%
Pacific Employers Insurance Company	(4)	47	-	3	(92)	-
Pafco Insurance Company Limited	4,294	3,894	90.7%	63	410	650.8%
Pafco International Insurance Company	-	(169)	-	801	372	46.4%
Peace Hills General Insurance Company	16,123	13,529	83.9%	3,429	2,181	63.6%
Personal Insurance Company Of Canada	6,979	6,205	88.9%	1,391	1,126	80.9%
Pool Insurance Company	-	-	-	2,377	1	-
The Portage la Prairie Mutual Insurance Company	6,114	5,951	97.3%	4,171	3,257	78.1%
Protection Mutual Insurance Company	-	-	-	2,460	1,874	76.2%
The Prudential Assurance Company Limited	18,872	15,950	84.5%	5,601	4,694	83.8%
Prudential Assurance Company Of England Property And Casualty (Canada)	3,642	2,868	78.7%	514	521	101.4%
Prudential Of America General Insurance Company (Canada)	861	638	74.1%	337	231	68.5%
Reliance Insurance Company	-	-	-	1,317	714	54.2%
Royal Exchange Assurance Of America, Inc.	-	-	-	88	7	8.0%
Royal Insurance Company Of Canada	25,839	18,741	72.5%	15,442	12,338	79.9%
Safeco Insurance Company Of America	12,100	9,055	74.8%	4,363	3,753	86.0%
Saskatchewan Mutual Insurance Company	12,439	12,082	97.1%	5,090	4,894	96.1%
Scottish & York Insurance Company Limited	6,109	6,092	99.7%	540	327	60.6%
Security Insurance Company Of Hartford	-	110	-	15	(6)	-
Security National Insurance Company	15,141	6,609	43.6%	4,134	1,718	41.6%
Sentry Insurance A Mutual Company	7	3	42.9%	700	567	81.0%
Simcoe & Erie General Insurance Company	1,622	11,545	711.8%	1,346	(287)	-
The Sovereign General Insurance Company	3,014	2,312	76.7%	6,240	6,435	103.1%
St. Paul Fire And Marine Insurance Company	44	12	27.3%	3,352	1,703	50.8%
State Farm Fire And Casualty Company	53	2	3.8%	4,081	3,424	83.9%

Abstract of the Returns of Companies Transacting

AUTOMOBILE - PROPERTY

in The Province of Alberta - 1989

NAME OF COMPANY	AUTOMOBILE			PROPERTY		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
State Farm Mutual Automobile Insurance Company	16,060	16,519	102.9%	-	-	
Sumitomo Marine And Fire Insurance Company Limited	1	-	-	2	-	-
Sun Alliance Insurance Company	571	461	80.7%	2,122	2,769	130.5%
Taisho Marine And Fire Insurance Company Limited	-	-	-	18	4	22.2%
Tokio Marine & Fire Insurance Company Limited	30	19	63.3%	3	-	-
Toronto General Insurance Company	253	370	146.2%	138	123	89.1%
Traders General Insurance Company	140	205	146.4%	77	69	89.6%
Trafalgar Insurance Company Of Canada	538	522	97.0%	152	225	148.0%
Transit Insurance Company	3,865	3,385	87.6%	978	619	63.3%
Transport Insurance Company	-	-	-	-	3	-
The Travelers Indemnity Company	130	307	236.2%	387	(42)	-
United States Fidelity And Guarantee Company	-	(63)	-	340	133	39.1%
United States Fire Insurance Company	2,061	1,921	93.2%	2,601	2,862	110.0%
USF&G Insurance Company Of Canada	1,799	1,197	66.5%	2,153	2,258	104.9%
Utica Mutual Insurance Company	-	-	-	32	31	96.9%
Victoria Insurance Company Of Canada	18	12	66.7%	6	(15)	-
Voyageur Insurance Company	-	-	-	228	58	25.4%
The Wawanesa Mutual Insurance Company	80,054	77,092	96.3%	26,969	22,148	82.1%
Wellington Insurance Company	9,301	6,113	65.7%	6,567	4,325	65.9%
Western Union Insurance Company	46,683	43,935	94.1%	15,332	13,269	86.5%
Yasuda Fire And Marine Insurance Company Limited	-	-	-	13	6	46.2%
Zurich Indemnity Company Of Canada	14,304	11,949	83.5%	5,152	5,381	104.4%
Zurich Insurance Company	41,280	36,338	88.0%	13,016	9,499	73.0%
TOTAL	764,055	697,033	91.2%	415,859	274,459	66.0%

*Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by Province.

Abstract of The Returns of Companies Transacting

ACCIDENT & SICKNESS

in The Province of Alberta - 1989

Name of Company	ACCIDENT & SICKNESS		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio*
Abbey Life Insurance Company Of Canada	176	7	4.0%
Aetna Life Insurance Company	468	97	20.7%
Aetna Life Insurance Company Of Canada	20,311	14,839	73.1%
Alexander Hamilton Life Insurance Company Of America	705	498	70.6%
Allstate Insurance Company Of Canada	536	16	3.0%
Allstate Life Insurance Company Of Canada	956	993	103.9%
American Bankers Insurance Company Of Florida	301	123	40.9%
American Bankers Life Assurance Company Of Florida	15	13	86.7%
American Home Assurance Company	538	257	47.8%
American Life Insurance Company	405	71	17.5%
Amex Life Insurance Company	1	-	-
Bankers Life And Casualty Company	4	-	-
Blue Cross Life Insurance Company Of Canada	1,221	189	15.5%
The Canada Life Assurance Company	19,898	16,049	80.7%
The Canadian Surety Company	11	-	-
Chrysler Life Insurance Company Of Canada	18	10	55.6%
Chubb Insurance Company Of Canada	14	11	78.6%
CIGNA Life Insurance Company Of Canada	78	134	171.8%
The Citadel General Assurance Company	6,859	5,643	82.3%
The Citadel Life Assurance Company	1,656	1,250	76.0%
Co-operators General Insurance Company	420	(367)	-
Co-operators Life Insurance Company	4,307	3,636	84.4%
Combined Insurance Company Of America	4,764	1,340	28.1%
Commerce And Industry Insurance Company Of Canada	72	(43)	-
Commercial Travelers Mutual Insurance Company	1	1	100.0%
Commercial Union Assurance Company Of Canada	214	33	15.4%

Abstract of The Returns of Companies Transacting

ACCIDENT & SICKNESS

in The Province of Alberta - 1989

Name of Company	ACCIDENT & SICKNESS		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio*
Commercial Union Life Assurance Company Of Canada	202	41	20.3%
Confederation Life Insurance Company	18,843	22,049	117.0%
Connecticut General Life Insurance Company	454	258	56.8%
Constellation Assurance Company	9,469	6,464	68.3%
Continental Casualty Company	1	-	-
The Continental Insurance Company	17	30	176.5%
The Continental Insurance Company Of Canada	78	15	19.2%
Cooperants Mutual Life Insurance Company	2	-	-
The Credit Life Insurance Company	6,655	1,307	19.6%
Crown Life Insurance Company	6,895	6,861	99.5%
Cumis General Insurance Company	18	13	72.2%
Cumis Life Insurance Company	2,742	973	35.5%
Desjardins Mutual Life Assurance Company	534	177	33.0%
Economical Mutual Insurance Company	5	-	-
The Empire Life Insurance Company	549	374	68.1%
The Equitable Life Assurance Society Of The United States	92	593	644.6%
The Equitable Life Insurance Company Of Canada	3,102	2,251	72.6%
Federated Life Insurance Company Of Canada	1,588	1,350	85.0%
Federated Mutual Insurance Company	-	11	-
Financial Life Assurance Company Of Canada	15	19	126.7%
First Canadian Insurance Corporation	906	80	8.8%
First North American Insurance Company	11,077	7,970	72.0%
Ford Life Insurance Company	93	139	149.5%
General American Life Insurance Company	284	298	104.9%
Glacier National Life Assurance Company	672	200	29.8%

Abstract of The Returns of Companies Transacting

ACCIDENT & SICKNESS

in The Province of Alberta - 1989

Name of Company	ACCIDENT & SICKNESS		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio*
Gore Mutual Insurance Company	7	-	-
The Great West Life Assurance Company	57,283	43,987	76.8%
Guardian Insurance Company Of Canada	49	2	4.1%
The Halifax Insurance Company	4	-	-
The Hartford Fire Insurance Company	23	-	-
The Imperial Life Assurance Company Of Canada	1,801	2,174	120.7%
Industrial - Alliance Life Insurance Company	154	181	117.5%
Insurance Company Of North America	-	(79)	-
John Deere Insurance Company Of Canada	31	71	229.0%
John Hancock Mutual Insurance Company	208	159	76.4%
Laurentian Life Insurance Company Inc.	1,155	1,053	91.2%
Laurentian Life Insurance Company Of Canada	865	138	16.0%
Laurier Life Insurance Company	5	-	-
Liberty Mutual Insurance Company	1	2	200.0%
Life Insurance Company Of North America	46	(114)	-
Life Investors Insurance Company Of America	1	-	-
London And Midland General Insurance Company	846	483	57.1%
London Life Insurance Company	26,776	24,362	91.0%
The Manufacturers Life Insurance Company	14,788	11,497	77.7%
The Maritime Life Assurance Company	7,010	5,194	74.1%
Massachusetts Indemnity And Life Insurance Company	1,148	(105)	-
Massachusetts Mutual Life Insurance Company	1	1	100.0%
Metropolitan Life Insurance Company	9,767	9,567	98.0%
The Mutual Life Assurance Company Of Canada	22,704	24,144	106.3%
The Mutual Life Insurance Company Of New York	31	11	35.5%

Abstract of The Returns of Companies Transacting

ACCIDENT & SICKNESS

in The Province of Alberta - 1989

Name of Company	ACCIDENT & SICKNESS		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio*
Mutual Of Omaha Insurance Company	7,168	5,097	71.1%
National Fidelity Life Insurance Company	60	71	118.3%
The National Life Assurance Company Of Canada	3,164	3,262	103.1%
New York Life Insurance Company	557	731	131.2%
New York Life Insurance Company Of Canada	327	466	142.5%
NN Life Insurance Company Of Canada	185	45	24.3%
The Non-Marine Underwriters, Members Of Lloyd's, London, England	(980)	11	
North American Life And Casualty Company	1,525	1,489	97.6%
North American Life Assurance Company	3,547	2,719	76.7%
The North West Life Assurance Company Of Canada	5	-	
Pafco International Insurance Company	523	102	19.5%
Paul Revere Life Insurance Company	9,071	3,158	34.8%
Pennsylvania Life Insurance Company	3,492	1,175	33.6%
Pioneer Life Assurance Company	21	-	
Provident Life And Accident Insurance Company	1,643	(39)	
The Prudential Assurance Company Limited	340	677	199.1%
The Prudential Insurance Company Of America	8,552	14,525	169.8%
Reliable Life Insurance Company	488	303	62.1%
Royal Insurance Company Of Canada	8	-	
The Safeguard Life Assurance Company	74	12	16.2%
Seaboard Life Insurance Company	13,046	6,948	53.3%
The Sovereign General Insurance Company	607	101	16.6%
The Standard Life Assurance Company	1,062	1,729	162.8%
Sun Life Assurance Company Of Canada	38,684	39,894	103.1%
Teachers Insurance And Annuity Association Of America	-	11	

Abstract of The Returns of Companies Transacting

ACCIDENT & SICKNESS

in The Province of Alberta - 1989

Name of Company	ACCIDENT & SICKNESS		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio*
The Sovereign Life Insurance Company Of Canada	10	120	1200.0%
Toronto Mutual Life Insurance Company	5	-	-
Transamerica Occidental Life Insurance Company	133	597	448.9%
The Travelers Insurance Company	271	467	172.3%
Underwriters National Assurance Company	9	1	11.1%
United American Insurance Company	-	(4)	-
UNUM Life Insurance Company	2,055	1,130	55.0%
UNUM Life Insurance Company Of America	42	16	38.1%
Voyageur Insurance Company	9,835	2,835	28.8%
Wawanesa Mutual Life Insurance Company	1,039	1,345	129.5%
Westbury Canadian Life Insurance Company	1,730	1,050	60.7%
The Western Life Assurance Company	90	32	35.6%
Zurich Indemnity Company Of Canada	743	579	77.9%
Zurich Insurance Company	-	(38)	-
Zurich Life & Health Insurance Company Of Canada	8,640	6,740	78.0%
Zurich Life Insurance Company Of Canada	2,725	2,179	80.0%
TOTAL	393,431	318,546	81.0%

*Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by Province.

Abstract of the Returns of Companies Transacting

LIABILITY - FIDELITY

in The Province of Alberta - 1989

NAME OF COMPANY	LIABILITY			FIDELITY		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio %	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio %
Aetna Casualty And Surety Company	84	30	35.7%	-	(56)	-
Allianz Insurance Company	-	6	-	-	-	-
Allstate Insurance Company Of Canada	1,136	1,156	101.8%	-	-	-
Alpina Insurance Company Limited	5	-	-	-	-	-
American Home Assurance Company	1,739	3,606	207.4%	687	1,018	148.2%
Arkwright Mutual Insurance company	-	-	-	(10)	18	-
AXA Home Insurance Company	18	68	377.8%	-	-	-
The British Aviation Insurance Company	138	285	206.5%	-	-	-
Calvert Insurance Company	-	57	-	-	-	-
Canada West Insurance Company	516	37	7.2%	-	-	-
Canadian & Commerce Insurance Company	67	60	89.6%	-	-	-
Canadian General Insurance Company	-	67	-	-	-	-
Canadian Home Assurance Company	3,830	4,647	121.3%	3	-	-
Canadian Lawyers Insurance Association	2,321	1,138	49.0%	-	-	-
Canadian Oil & Gas Reciprocal Insurance Exchange	537	-	-	-	-	-
The Canadian Provincial Insurance Company	366	327	89.3%	-	-	-
The Canadian Surety Company	904	576	63.7%	79	38	48.1%
Canadian Universal Insurance Company Limited	-	(130)	-	-	-	-
Canadian Universities Reciprocal Insurance Exchange	171	63	36.8%	-	-	-
Chateau Insurance Company	1	(67)	-	-	-	-
Chubb Insurance Company Of Canada	7,443	5,351	71.9%	812	140	17.2%
CIGNA Insurance Company Of Canada	2,471	1,237	50.1%	34	37	108.8%
The Citadel General Assurance Company	106	780	735.8%	-	-	-
Co-operators General Insurance Company	4,100	2,091	51.0%	246	773	314.2%
Commerce And Industry Insurance Company Of Canada	367	(52)	-	-	-	-
Commercial Union Assurance Company Of Canada	3,989	2,056	51.5%	122	-	-
Commonwealth Insurance Company	3,762	135	3.6%	-	-	-
Constitution Insurance Company Of Canada	20	95	475.0%	-	-	-
Continental Casualty Company	24	-	-	-	-	-
The Continental Insurance Company	4,511	6,022	133.5%	73	49	67.1%
The Continental Insurance Company Of Canada	2,354	2,240	95.2%	64	9	14.1%
Cornhill Insurance Company Of Canada	157	184	117.2%	-	-	-
Coronation Insurance Company Limited	339	53	15.6%	-	-	-
Cumis General Insurance Company	111	13	11.7%	201	952	473.6%
The Dominion Insurance Corporation	329	(196)	-	8	30	375.0%
The Dominion Of Canada General Insurance Company	2,844	(711)	-	36	(15)	-
Ecclesiastical Insurance Office Plc	29	12	41.4%	-	-	-
Economical Mutual Insurance Company	946	60	6.3%	10	-	-
Elite Insurance Company	3,110	(467)	-	-	-	-
Employers Insurance Of Wausau A Mutual Company	3	(10)	-	-	-	-

Abstract of the Returns of Companies Transacting

LIABILITY - FIDELITY

in The Province of Alberta - 1989

NAME OF COMPANY	LIABILITY			FIDELITY		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio %	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio %
Employers Reinsurance Corporation	742	496	66.8%	-	-	-
Federal Insurance Company	(10)	-	-	-	-	-
Federated Insurance Company Of Canada	2,227	2,752	123.6%	45	18	40.0%
Federated Mutual Insurance Company	(1)	(295)	-	-	-	-
Federation Insurance Company Of Canada	68	-	-	-	-	-
Fireman's Fund Insurance Company	156	(51)	-	-	-	-
The General Accident Assurance Company Of Canada	8,813	2,997	34.0%	321	171	53.3%
General Insurance Company Of America	140	90	64.3%	6	-	-
Gerling Global General Insurance Company	1,586	(1,763)	-	9	-	-
Gore Mutual Insurance Company	415	254	61.2%	3	-	-
Grain Insurance And Guarantee Company	375	144	38.4%	13	3	23.1%
The Guarantee Company Of North America	92	-	-	1,053	(8)	-
Guardian Insurance Company Of Canada	7,277	2,699	37.1%	207	61	29.5%
The Halifax Insurance Company	308	451	146.4%	2	1	50.0%
The Hanover Insurance Company	6	(3)	-	-	-	-
The Hartford Fire Insurance Company	80	149	186.3%	-	-	-
Herald Insurance Company	25	30	120.0%	(1)	-	-
The Home Insurance Company	308	836	271.4%	-	-	-
Insurance Company Of North America	-	(95)	-	-	-	-
The Insurance Corporation Of Ireland Limited	-	(41)	-	-	-	-
Jevco Insurance Company	-	-	-	469	-	-
Kansa General Insurance Company	2,554	125	4.9%	-	-	-
Laurentian Casualty Company Of Canada	(23)	42	-	73	8	11.0%
Laurentian Pacific Insurance Company	3,834	1,404	36.6%	41	6	14.6%
The Laurentian Shield Insurance Company	-	269	-	-	-	-
Le Groupe Desjardins, Assurances Generales	-	(11)	-	-	-	-
Liberty Mutual Fire Insurance Company	119	63	52.9%	1	-	-
Liberty Mutual Insurance Company	126	167	132.5%	-	-	-
Lumbermens Mutual Casualty Company	173	1	-	-	-	-
Markel Insurance Company Of Canada	6	-	-	-	-	-
Metropolitan Insurance Company	98	19	19.4%	-	-	-
Motors Insurance Corporation	626	362	57.8%	-	-	-
New Hampshire Insurance Company	3,065	3,337	108.9%	-	-	-
New Rotterdam Insurance Company	245	693	282.9%	-	-	-
Niagara Fire Insurance Company	-	640	-	-	-	-
The Non Marine Underwriters, Members Of Lloyd's, London, England	4,289	808	18.8%	43	-	-
Norman Insurance Company	-	246	-	-	-	-
Pacific Employers Insurance Company	(2)	(568)	-	-	(1)	-
Pafco Insurance Company Limited	5	188	3760.0%	-	-	-
Pafco International Insurance Company	247	(53)	-	1	1	100.0%

Abstract of the Returns of Companies Transacting

LIABILITY - FIDELITY

in The Province of Alberta - 1989

NAME OF COMPANY	LIABILITY			FIDELITY		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
The Portage la Prairie Mutual Insurance Company	297	72	24.2%	-	-	-
The Prudential Assurance Company Limited	2,531	2,270	89.7%	30	(2)	-
Prudential Assurance Company Of England Property And Casualty (Canada)	26	22	84.6%	-	-	-
Reliance Insurance Company	350	178	50.9%	-	-	-
Royal Insurance Company Of Canada	11,072	(3,800)	-	278	104	37.4%
Safeco Insurance Company Of America	97	25	25.8%	-	-	-
Saskatchewan Mutual Insurance Company	492	179	36.4%	-	-	-
Scottish & York Insurance Company Limited	5,704	3,782	66.3%	145	18	12.4%
Security Insurance Company Of Hartford	248	127	51.2%	-	-	-
Simcoe & Erie General Insurance Company	5,454	2,880	52.8%	67	-	-
The Sovereign General Insurance Company	2,559	705	27.6%	-	-	-
St. Paul Fire And Marine Insurance Company	194	(70)	-	11	1	9.1%
State Farm Fire And Casualty Company	54	1	1.9%	-	-	-
Sun Alliance Insurance Company	738	274	37.1%	50	5	10.0%
Tokio Marine & Fire Insurance Company Limited	1	-	-	-	-	-
Toronto General Insurance Company	1	55	5500.0%	-	-	-
Traders General Insurance Company	1	30	3000.0%	-	-	-
Trafalgar Insurance Company Of Canada	85	100	117.6%	-	-	-
Transit Insurance Company	49	(5)	-	-	-	-
The Travelers Indemnity Company	17	(55)	-	-	-	-
United States Fidelity And Guarantee Company	-	(80)	-	-	-	-
United States Fire Insurance Company	1,801	2,005	111.3%	105	44	41.9%
USF&G Insurance Company Of Canada	(126)	11	-	21	15	71.4%
Utica Mutual Insurance Company	21	-	-	-	-	-
Victoria Insurance Company Of Canada	100	84	84.0%	-	-	-
The Wawanesa Mutual Insurance Company	1,035	433	41.8%	14	(7)	-
Wellington Insurance Company	1,008	100	9.9%	36	(4)	-
Western Union Insurance Company	1,694	184	10.9%	2	-	-
Yasuda Fire And Marine Insurance Company Limited	25	19	76.0%	-	-	-
Zurich Indemnity Company Of Canada	829	529	63.8%	-	1	-
Zurich Insurance Company	5,731	1,320	23.0%	107	19	17.8%
TOTAL	128,905	58,576	45.4%	5,517	3,447	62.5%

*Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by Province.

Abstract of the Returns of Companies Transacting

SURETY - BOILER & MACHINERY

in The Province of Alberta - 1989

NAME OF COMPANY	SURETY			BOILER & MACHINERY		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio %	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio %
Aetna Casualty And Surety Company	113	-	-	6	-	-
Affiliated F M Insurance Company	-	-	-	2	-	-
Allendale Mutual Insurance Company	-	-	-	1,267	419	33.1%
Allstate Insurance Company Of Canada	-	-	-	98	-	-
Alta Surety Company	1,257	1,912	152.1%	-	-	-
American Home Assurance Company	13	(1)	-	4	18	450.0%
Arkwright Mutual Insurance company	-	-	-	1,455	245	16.8%
AXA Home Insurance Company	-	-	-	2	-	-
The Boiler Inspection And Insurance Company Of Canada	-	-	-	1,721	725	42.1%
Canada West Insurance Company	10	48	480.0%	-	-	-
Canadian Home Assurance Company	2	-	-	14	-	-
The Canadian Provincial Insurance Company	-	-	-	4	-	-
The Canadian Surety Company	1,380	825	60.7%	34	-	-
Chateau Insurance Company	4	-	-	-	-	-
Chubb Insurance Company Of Canada	34	15	44.1%	30	24	80.0%
CIGNA Insurance Company Of Canada	1	-	-	52	22	42.3%
The Citadel General Assurance Company	1	-	-	-	-	-
Co-operators General Insurance Company	77	(7)	-	51	16	31.4%
Commerce And Industry Insurance Company Of Canada	3	-	-	-	-	-
Commercial Union Assurance Company Of Canada	44	-	-	2,007	887	44.2%
The Continental Insurance Company	67	(326)	-	438	258	58.9%
The Continental Insurance Company Of Canada	54	19	35.2%	142	9	6.3%
Cumis General Insurance Company	1	-	-	8	18	225.0%
The Dominion Insurance Corporation	29	5	17.2%	12	13	108.3%
The Dominion Of Canada General Insurance Company	699	114	16.3%	16	2	12.5%
Economical Mutual Insurance Company	6	-	-	35	-	-
Elite Insurance Company	56	49	87.5%	-	-	-
The Equitable General Insurance Company	-	45	-	-	-	-
Federal Insurance Company	(9)	-	-	2	-	-
Federated Insurance Company Of Canada	55	-	-	18	-	-
Fireman's Fund Insurance Company	62	202	325.8%	-	1	-
The General Accident Assurance Company Of Canada	47	59	125.5%	29	2	6.9%
General Insurance Company Of America	5	-	-	-	-	-
Gerling Global General Insurance Company	-	-	-	2,575	277	10.8%
Gore Mutual Insurance Company	5	-	-	14	-	-
Grain Insurance And Guarantee Company	5	-	-	28	-	-
The Guarantee Company Of North America	2,405	1,442	60.0%	-	-	-
Guardian Insurance Company Of Canada	998	(130)	-	50	-	-
The Halifax Insurance Company	3	(119)	-	7	1	14.3%
The Hanover Insurance Company	-	-	-	1	-	-

Abstract of the Returns of Companies Transacting

SURETY - BOILER & MACHINERY

in The Province of Alberta - 1989

NAME OF COMPANY	SURETY			BOILER & MACHINERY		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
The Home Insurance Company	-	-	-	4	-	-
Insurance Company Of North America	-	-	-	-	30	-
Laurentian Casualty Company Of Canada	232	(3)	-	9	-	-
Laurentian Pacific Insurance Company	2,109	686	32.5%	65	20	30.8%
Liberty Mutual Fire Insurance Company	-	-	-	7	-	-
Lumbermen's Underwriting Alliance	-	-	-	18	-	-
Lumbermens Mutual Casualty Company	-	-	-	114	(55)	-
Markel Insurance Company Of Canada	5	-	-	-	-	-
The Mortgage Insurance Company Of Canada	186	2,929	1574.7%	-	-	-
New Hampshire Insurance Company	-	-	-	-	18	-
The Non-Marine Underwriters, Members Of Lloyd's, London, England	-	-	-	1	-	-
Pafco Insurance Company Limited	-	-	-	1	-	-
Pafco International Insurance Company	-	12	-	4	-	-
Protection Mutual Insurance Company	-	-	-	1,289	575	44.6%
The Prudential Assurance Company Limited	76	5	6.6%	34	-	-
Reliance Insurance Company	-	-	-	2	1	50.0%
Royal Insurance Company Of Canada	49	(6)	-	2,631	850	32.3%
Safeco Insurance Company Of America	3	-	-	-	-	-
Scottish & York Insurance Company Limited	1	136	13600.0%	-	-	-
Seaboard Surety Company	2	-	-	-	-	-
Simcoe & Erie General Insurance Company	996	(191)	-	-	-	-
The Sovereign General Insurance Company	1,489	890	59.8%	27	-	-
St. Paul Fire And Marine Insurance Company	1	-	-	5	-	-
State Farm Fire And Casualty Company	1	-	-	-	-	-
Sun Alliance Insurance Company	3	-	-	63	4	6.3%
Trafalgar Insurance Company Of Canada	-	-	-	1	-	-
The Travelers Indemnity Company	-	-	-	5	(132)	-
United States Fidelity And Guarantee Company	9	(342)	-	4	2	50.0%
USF&G Insurance Company Of Canada	974	2,459	252.5%	1	-	-
Victoria Insurance Company Of Canada	20	221	1105.0%	-	-	-
The Wawanesa Mutual Insurance Company	44	12	27.3%	-	-	-
Wellington Insurance Company	10	(63)	-	95	(2)	-
Western Surety Company	1,491	949	63.6%	-	-	-
Western Union Insurance Company	10	-	-	-	-	-
Zurich Indemnity Company Of Canada	515	-	-	12	6	50.0%
Zurich Insurance Company	571	665	116.5%	58	11	19.0%
TOTAL	15,874	12,311	77.6%	14,572	4,263	29.3%

*Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by Province.

Abstract of the Returns of Companies Transacting

AIRCRAFT - MARINE

in The Province of Alberta - 1989

NAME OF COMPANY	AIRCRAFT			MARINE		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio %	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio %
Aetna Casualty And Surety Company	256	93	36.3%	-	-	-
American Home Assurance Company	515	258	50.1%	4,304	1,497	34.8%
The American Road Insurance Company	744	-	-	-	-	-
Avemco Insurance Company	205	188	91.7%	-	-	-
Aviation & General Insurance Company Limited	(3)	(133)	-	-	-	-
The British Aviation Insurance Company	778	3,737	480.3%	-	-	-
Chubb Insurance Company Of Canada	-	-	-	36	39	108.3%
CIGNA Insurance Company Of Canada	711	(12)	-	31	(41)	-
Commerce Group Insurance Company	158	722	457.0%	-	-	-
Commercial Union Assurance Company Plc	42	-	-	-	-	-
Commonwealth Insurance Company	-	-	-	338	34	10.1%
Constitution Insurance Company Of Canada	-	-	-	7	(4)	-
Continental Casualty Company	733	871	118.8%	-	-	-
The Continental Insurance Company	2,429	4,960	204.2%	42	(53)	-
The Continental Insurance Company Of Canada	-	-	-	43	5	11.6%
Coronation Insurance Company Limited	1,031	539	52.3%	-	-	-
The Dominion Insurance Corporation	-	-	-	1	-	-
Eagle Star Insurance Company Limited	310	124	40.0%	-	-	-
Elite Insurance Company	-	-	-	133	35	26.3%
English & American Insurance Company Limited	1	(91)	-	-	-	-
Fireman's Fund Insurance Company	-	26	-	636	219	34.4%
Guardian Insurance Company Of Canada	-	-	-	24	12	50.0%
The Hartford Fire Insurance Company	358	265	74.0%	-	-	-
The Home Insurance Company	-	-	-	-	(4)	-
Insurance Company Of North America	-	-	-	-	(9)	-
The Insurance Corporation Of Ireland Limited	2	(85)	-	-	-	-
Laurentian Pacific Insurance Company	-	-	-	42	18	42.9%
Lumbermens Mutual Casualty Company	212	-	-	-	-	-
The Non-Marine Underwriters, Members Of Lloyd's, London, England	1,574	1,433	91.0%	-	-	-
Norman Insurance Company	-	4	-	-	-	-
Norwich Union Fire Insurance Society Limited	-	-	-	3	-	-
Old Republic Insurance Company	27	130	481.5%	-	-	-
The Orion Insurance Company	230	(73)	-	-	-	-
Pacific Employers Insurance Company	202	208	103.0%	-	-	-
Pafco International Insurance Company	-	-	-	-	16	-
Phoenix Assurance Company Limited	167	(139)	-	-	-	-
The Prudential Assurance Company Limited	48	(22)	-	-	-	-
Royal Insurance Company Of Canada	-	-	-	360	91	25.3%
Simcoe & Erie General Insurance Company	2,368	1,660	70.1%	-	-	-
St. Paul Fire And Marine Insurance Company	732	862	117.8%	-	2	-

Abstract of the Returns of Companies Transacting

AIRCRAFT - MARINE

in The Province of Alberta - 1989

NAME OF COMPANY	AIRCRAFT			MARINE		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
State Farm Fire And Casualty Company	9	-	-	-	-	
Taisho Marine And Fire Insurance Company Limited	-	-	-	1	-	
The Travelers Indemnity Company	2,272	2,269	99.9%	-	-	
United States Fidelity And Guarantee Company	299	138	46.2%	-	-	
United States Fire Insurance Company	-	-	-	5	162	3240.0%
Zurich Indemnity Company Of Canada	-	-	-	15	4	26.7%
TOTAL	16,410	17,932	109.3%	6,021	2,023	33.6%

*Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by Province.

Abstract of the Returns of Companies Transacting

HAIL - TITLE

in The Province of Alberta - 1989

NAME OF COMPANY	HAIL			TITLE		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
American National Fire Insurance Company	-	89	-	-	-	-
Chicago Title Insurance Company	-	-	-	8	-	-
CIGNA Insurance Company Of Canada	1,079	1,215	112.6%	-	-	-
The Continental Insurance Company	1,385	1,541	111.3%	-	-	-
Great American Insurance Company	1,830	2,406	131.5%	-	-	-
Lawyers Title Insurance Corporation	-	-	-	11	-	-
New Rotterdam Insurance Company	2,017	1,947	96.5%	-	-	-
Niagara Fire Insurance Company	748	(5)	-	-	-	-
Scottish & York Insurance Company Limited	745	796	106.8%	-	-	-
Simcoe & Erie General Insurance Company	563	575	102.1%	-	-	-
TOTAL	8,367	8,564	102.4%	19	-	-

*Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by Provinces.

Abstract of the Returns of Companies Transacting

MORTGAGE - CREDIT

in The Province of Alberta - 1989

NAME OF COMPANY	MORTGAGE			CREDIT		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
The Mortgage Insurance Company Of Canada	711	(1,331)	.	-	-	.
TOTAL	711	(1,331)	.	-	-	.

*Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by Province.

Abstract of the Returns of Companies Transacting

LEGAL EXPENSES

in The Province of Alberta - 1989

NAME OF COMPANY	LEGAL EXPENSES					
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
The Non-Marine Underwriters, Members Of Lloyd's, London, England	1					
TOTAL	1	-	-			

*Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by Province.